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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 September–December 2016 (the period (or date) to which data to be released relate is shown in parentheses)			
	September	October	November	December
<b>Financial sector</b>				
1. Depository Corporations Survey, end of period <sup>1</sup>	30.09.2016 (08.2016)	31.10.2016 (09.2016)	30.11.2016 (10.2016)	30.12.2016 (11.2016)
2. Central Bank Survey, end of period <sup>1</sup>	14.09.2016 (08.2016)	14.10.2016 (09.2016)	14.11.2016 (10.2016)	14.12.2016 (11.2016)
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	30.09.2016 (Q2, 2016)			30.12.2016 (Q3, 2016)
5. Stock market: Share Price Index	12.09.2016 (08.2016)	10.10.2016 (09.2016)	10.11.2016 (10.2016)	12.12.2016 (11.2016)
<b>External sector</b>				
6. Balance of Payments, for the reporting quarter, year	30.09.2016 (Q2, 2016)			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	07.09.2016 (08.2016)	07.10.2016 (09.2016)	09.11.2016 (10.2016)	07.12.2016 (11.2016)
9. Template on international reserves and foreign currency liquidity, end of period	20.09.2016 (08.2016)	20.10.2016 (09.2016)	18.11.2016 (10.2016)	20.12.2016 (11.2016)
10. Merchandise trade, for the reporting month (per balance of payments methodology)	09.09.2016 (07.2016)	12.10.2016 (08.2016)	11.11.2016 (09.2016)	12.12.2016 (10.2016)
11. International investment position, for the reporting quarter, year	30.09.2016 (Q2, 2016)			30.12.2016 (Q3, 2016)
12. External Debt, end of period	30.09.2016 (Q2, 2016)			30.12.2016 (Q3, 2016)
13. Exchange Rates	every working day			

<sup>1</sup> 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.

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Table 1.1

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

## Current Account

	Export of goods (FOB)				Export of services				Export of goods and services (3+7)	Compensation of employees receivable	Investment income and rent receivable	Of which investment income receivable by general government
	fuel-energy resource	other	export of goods, total (1+2)	4	travel	other	total (4+5+6)	7				
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	32,266	28,157	60,423	3,775	1,329	5,516	10,619	71,043	858	8,193	376	

(millions of US dollars)

Table 1.1 (cont.)

(millions of US dollars)

	Secondary income receivable	Total current account receipts (8+9+10+12)	Capital account, received	Import of goods (FOB)	Import of services				Import of goods and services (15+19)	Compensation of employees payable
					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	1,529	81,622	81	38,061	2,398	4,363	8,659	15,420	53,480	1,284

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	-3,767	-6,888	
Q1, 2016	11,613	442	2,689	69,066	102	22,363	1,376	-3,034	-3,143	-4,801	

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	17,562	-426	-3,420	-1,160	12,556	-21	12,535	

## 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	-1,405	-7,576		

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		loans 13	other 14	total (15+16)			
2009	29,906	2,680	1,555	186	34,326	6,597	-9,152	-1,178	-10,329	17	18
2010	38,004	-4,937	-6,395	-1,293	25,378	44,928	-6	921	915	30	30
2011	50,003	-6,226	16,068	-895	58,950	67,499	750	1,718	2,468	7	7
2012	42,801	-8,128	6,652	-1,566	39,759	92,435	-255	-163	-418	46	46
2013	60,061	-11,093	44,657	551	94,176	124,389	337	3,851	4,188	-634	-634
2014	17,637	-12,296	-5,777	272	-163	-49,787	-34,522	-4,851	-39,373	-529	-529
2015	5,916	-4,686	-4,779	-2,245	-5,793	-72,208	969	1,213	2,182	410	410
Q1, 2014	9,055	-5,646	3,601	-262	6,747	1,123	-25	46	22	-517	-517
Q2, 2014	10,926	-1,848	383	3,208	12,668	7,301	-214	749	535	-24	-24
Q3, 2014	-430	-3,292	-498	-3,503	-7,723	-22,616	-5,909	-2,915	-8,824	6	6
Q4, 2014	-1,913	-1,510	-9,263	830	-11,855	-35,594	-28,374	-2,732	-31,105	6	6
Q1, 2015	2,774	-612	-7,027	-2,477	-7,342	-38,680	332	-161	171	1	1
Q2, 2015	-819	-202	-3,535	3,172	-1,385	-11,560	64	681	745	-3	-3
Q3, 2015	333	-137	12,198	-3,026	9,369	-7,161	367	-298	69	-2	-2
Q4, 2015	3,628	-3,734	-6,414	85	-6,435	-14,808	206	991	1,196	413	413
Q1, 2016	79	1,595	-389	-1,312	-27	-8,955	114	-63	51	-13	-13

Table 1.1 (cont.)

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

(millions of US dollars)

	Other sectors assets										Total assets (17+18+19+26)
	Banks' assets	direct and portfolio investment	foreign currency	trade credits and advances	fictitious transactions	indebtedness on supplies according to intergovernmental agreements	other	total (20+21+22+23+24+25)	26	27	
	19	20	21	22	23	24	25	26	27	27	
2009	-9,762	43,968	-4,863	-4,746	24,559	1,829	-5,859	54,887	34,739	34,739	
2010	-5,212	50,858	-7,490	797	25,904	887	-235	70,722	66,455	66,455	
2011	35,350	70,259	-7,596	3,235	33,263	1,652	4,983	105,795	143,620	143,620	
2012	25,349	44,333	-9,210	7,946	38,816	1,928	9,321	93,134	118,111	118,111	
2013	37,683	87,362	-10,055	7,646	26,504	1,070	16,837	129,364	170,602	170,602	
2014	48,543	60,753	-8,612	6,363	8,607	-1,315	6,825	72,620	81,262	81,262	
2015	-25,814	23,427	-14,191	5,376	1,490	461	5,303	21,866	-1,356	-1,356	
Q1, 2014	33,485	16,477	-1,400	-2,274	2,848	-702	2,991	17,940	50,929	50,929	
Q2, 2014	13,805	14,971	-2,657	-765	3,705	2,259	2,717	20,229	34,545	34,545	
Q3, 2014	-24,812	12,675	-3,281	6,713	1,610	-52	-880	16,784	-16,846	-16,846	
Q4, 2014	26,066	16,630	-1,274	2,689	444	-2,819	1,998	17,668	12,634	12,634	
Q1, 2015	-10,312	5,898	-3,021	3,444	406	147	2,114	8,988	-1,152	-1,152	
Q2, 2015	1,707	3,933	-3,126	2,618	375	-70	1,661	5,391	7,840	7,840	
Q3, 2015	-4,329	6,979	-5,218	-2,751	334	122	234	-299	-4,561	-4,561	
Q4, 2015	-12,880	6,617	-2,827	2,065	375	262	1,294	7,786	-3,484	-3,484	
Q1, 2016	-9,895	6,691	-1,132	-383	158	377	1,642	7,352	-2,504	-2,504	

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				
2009	-12,768	-12,035	32,383	30	20,562	28,142	-6,399	3,377
2010	-3,393	2,381	-22,805		45,344	21,527	-9,133	36,751
2011	1,437	331	27,507		46,845	76,121	-8,652	12,630
2012	-16,207	-3,562	-7,929		53,375	25,677	-10,371	30,017
2013	-5,160	-1,073	17,258		35,188	46,212	-8,898	-22,077
2014	-29,918	2,184	85,999		72,784	131,049	7,994	-107,547
2015	9,848	-854	34,198		27,660	70,853	3,865	1,704
Q1, 2014	6,555	-515	32,573		11,193	49,806	-3,014	-27,351
Q2, 2014	-1,204	-486	21,374		7,560	27,244	5,126	-10,345
Q3, 2014	-4,741	-691	-13,305		24,507	5,771	4,026	-5,683
Q4, 2014	-30,528	3,876	45,357		29,523	48,229	1,856	-64,169
Q1, 2015	8,015	-973	14,155		16,330	37,528	-2,589	-10,113
Q2, 2015	-1,351	1,373	12,601		6,776	19,400	850	-2,166
Q3, 2015	1,555	-184	10,898		-9,668	2,600	4,510	9,728
Q4, 2015	1,629	-1,070	-3,456		14,221	11,325	1,095	4,254
Q1, 2016	-2	1,392	-2,319		7,379	6,451	-3,487	2,597



Table 1.2

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

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

(millions of US dollars)

	General government – equity				Deposit-taking corporations, except central bank				Other sectors							Direct investment abroad (1+5+13)	
	1	2	3	4	5	equity		reinvestment of earnings	debt instruments	total (2+3+4)	equity			debt instruments			total (8+9+12)
						increase	decrease				increase	decrease	net (6+7)	increase	decrease		
2009	32	1,277	-382	218	1,113	29,220	-3,791	25,429	7,952	30,256	-21,501	8,755	42,135	13	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	13	52,616		
2011	63	321	220	344	884	31,108	-7,982	23,126	15,340	56,741	-29,303	27,438	65,904	13	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	13	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	13	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	13	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	13	22,188		
Q1, 2014	0	442	447	-118	771	9,362	-879	8,484	5,555	14,112	-12,969	1,143	15,182	13	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	13	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	13	12,201		
Q4, 2014	0	189	166	-209	146	9,586	-9,529	57	1,477	36,879	-23,845	13,034	14,568	13	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	13	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	13	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	13	8,204		
Q4, 2015	0	1,106	79	19	1,204	4,123	-547	3,576	855	31,128	-30,904	224	4,655	13	5,858		
Q1, 2016	0	1,593	-90	43	1,546	2,326	-397	1,929	2,453	12,286	-10,876	1,409	5,791	13	7,337		

Table 1.2 (end)

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

	(millions of US dollars)												
	Deposit-taking corporations, except central bank					Other sectors					Direct investment in the Russian Federation (18+26)		
	equity	reinvestment of earnings	debt instruments	total (15+16+17)	equity		reinvestment of earnings	debt instruments		total (21+22+25)			
					increase	decrease		increase	decrease			net (23+24)	
15					16	17		18	19			20	21
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	-5,924	-1,997	3,171	17,621	-18,715	-1,094	79	-280

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 BPM6<sup>1</sup>)**

*(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
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	8.2	-2.3	-9.9	-7.6	10.5	7.0	0.0	-3.5	

<sup>1</sup> 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 Federation<sup>1</sup>

	(millions of US dollars)									
	30.06.2014	30.09.2014	31.12.2014	31.03.2015	30.06.2015	30.09.2015	31.12.2015	31.03.2016	31.06.2016	31.09.2016
<b>Total</b>	732,779	680,857	599,901	556,231	555,632	536,492	518,508	520,219		
<b>General Government</b>	57,128	49,382	41,606	33,556	36,416	32,359	30,551	32,094		
Federal Government	56,446	48,748	41,027	33,043	35,843	31,765	29,987	31,511		
<b>New Russian Debt</b>	54,557	46,926	39,257	31,270	34,105	30,059	28,747	30,274		
Multilateral creditors	1,360	1,255	1,195	1,112	1,059	1,043	999	980		
IBRD	1,029	933	894	819	786	778	755	742		
Other	331	322	301	293	272	266	244	238		
Other credits	109	61	46	10	0	0	0	0		
Foreign currency bonds	23,367	21,534	21,484	14,897	14,895	13,653	12,646	11,909		
Eurobonds	13,679	13,248	13,089	12,203	11,262	10,716	9,679	9,447		
Eurobonds related to the second London Club debt restructuring)	9,688	8,286	8,395	2,694	3,632	2,937	2,967	2,461		
Ruble denominated bonds	29,355	23,718	16,139	14,871	17,790	15,020	14,735	17,011		
OFZ	28,093	22,794	15,594	14,530	17,667	14,961	14,691	16,937		
Eurobond	1,262	924	545	340	123	59	44	74		
Other	366	358	393	380	362	343	366	375		
<b>Debt of the former USSR</b>	1,888	1,821	1,770	1,773	1,738	1,706	1,240	1,237		
Debt owed to former socialist countries	941	879	862	873	875	845	414	410		
Other official creditors	925	921	887	879	842	840	805	805		
Other	22	21	21	21	21	21	21	21		
Local Government	682	635	580	513	573	594	564	583		
Loans	555	516	494	441	451	458	445	461		
Ruble denominated bonds	128	118	85	72	122	136	119	123		

**Table 1.4 (end)**  
(millions of US dollars)

	30.06.2014	30.09.2014	31.12.2014	31.03.2015	30.06.2015	30.09.2015	31.12.2015	31.03.2016
<b>Central bank</b>								
Loans	16,225	15,815	10,599	11,009	9,874	9,779	11,033	9,860
Currency and deposits	2,349	3,510	0	1,200	0	641	2,128	934
Other (SDR allocation)	5,106	3,896	2,381	1,985	1,897	1,175	1,045	935
<b>Banks</b>	8,769	8,410	8,218	7,825	7,977	7,962	7,860	7,991
	208,859	192,250	171,450	154,178	148,920	139,923	131,733	129,802
Debt liabilities to direct investors and to direct investment enterprises	4,078	2,794	1,897	5,037	4,909	4,477	5,499	4,863
Loans <sup>2</sup>	2,113	1,599	708	245	74	85	1,062	1,207
Deposits <sup>2</sup>	190,498	177,239	160,010	140,348	135,476	127,100	117,415	115,226
Debt securities	7,556	6,672	5,197	5,376	5,236	5,371	5,721	5,299
Other	4,614	3,945	3,639	3,172	3,224	2,890	2,037	3,207
<b>Other sectors</b>	450,567	423,411	376,246	357,488	360,421	354,431	345,190	348,463
Debt liabilities to direct investors and to direct investment enterprises	160,078	149,967	133,451	128,090	132,659	130,199	134,361	135,885
Loans and deposits	269,256	255,669	225,978	213,271	208,616	209,636	195,254	197,097
Debt securities	8,703	8,828	6,145	7,598	7,264	5,942	5,243	5,982
Trade credits	3,563	3,706	3,469	2,880	3,026	2,812	2,870	2,841
Financial leases	2,356	2,408	4,113	4,016	3,899	3,766	5,100	4,985
Other	6,611	2,832	3,089	1,633	4,958	2,076	2,362	1,674

<sup>1</sup> 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).

<sup>2</sup> 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)

	30.06.2014	30.09.2014	31.12.2014	31.03.2015	30.06.2015	30.09.2015	31.12.2015	31.03.2016
<b>Banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>								
Foreign Currency	169,575	162,141	149,834	132,262	125,898	119,316	112,301	111,402
Short-term	40,477	37,541	31,083	22,405	21,252	20,171	18,865	19,204
Long-term	129,098	124,600	118,751	109,857	104,646	99,145	93,436	92,198
Domestic Currency	35,206	27,314	19,719	16,879	18,112	16,129	13,933	13,537
Short-term	13,917	11,026	8,781	6,713	7,382	7,428	6,393	6,404
Long-term	21,289	16,288	10,938	10,166	10,730	8,701	7,540	7,133
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>								
Foreign Currency	290,489	273,443	242,795	229,397	227,763	224,232	210,829	212,578
Short-term	214,627	209,958	197,962	186,786	181,311	188,830	180,011	179,660
Long-term	12,218	12,135	12,370	11,096	11,418	10,334	10,055	9,952
Domestic Currency	202,409	197,823	185,592	175,690	169,893	178,496	169,956	169,708
Short-term	75,862	63,486	44,832	42,611	46,452	35,402	30,817	32,918
Long-term	11,397	6,566	5,954	4,137	6,792	3,657	3,261	2,498
<b>Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises</b>								
Foreign Currency	64,465	56,919	38,878	38,474	39,660	31,745	27,557	30,420
Domestic Currency	164,156	152,761	135,347	133,127	137,568	134,676	139,859	140,748
Foreign Currency	116,793	115,155	111,380	108,717	110,122	112,935	118,093	117,255
Domestic Currency	47,363	37,606	23,968	24,409	27,447	21,741	21,766	23,493

<sup>1</sup> 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 Instruments<sup>1</sup>

	(millions of US dollars)									
	30.06.2014	30.09.2014	31.12.2014	31.03.2015	30.06.2015	30.09.2015	31.12.2015	31.03.2016		
<b>Total Liabilities</b>										
<b>Short-term</b>	732,779	680,857	599,901	556,231	555,632	536,492	518,508	520,219		
<b>Long-term</b>	94,113	78,153	63,013	49,490	51,775	45,624	47,993	45,173		
<b>General Government</b>	638,665	602,705	536,888	506,741	503,857	490,868	470,514	475,046		
Short-term	57,128	49,382	41,606	33,556	36,416	32,359	30,551	32,094		
Other liabilities	332	323	358	345	328	308	332	340		
Long-term	332	323	358	345	328	308	332	340		
Debt securities	56,796	49,059	41,248	33,211	36,088	32,051	30,219	31,754		
Loans	52,850	45,371	37,708	29,840	32,806	28,809	27,501	29,042		
Other liabilities	3,862	3,612	3,484	3,315	3,226	3,186	2,663	2,656		
Other liabilities	84	77	55	56	56	56	55	56		
<b>Central bank</b>	16,225	15,815	10,599	11,009	9,874	9,779	11,033	9,860		
Short-term	7,455	7,405	2,381	3,185	1,897	1,816	3,173	1,869		
Loans	2,349	3,510	0	1,200	0	641	2,128	934		
Currency and deposits	5,106	3,896	2,381	1,985	1,897	1,175	1,045	935		
Long-term	8,769	8,410	8,218	7,825	7,977	7,962	7,860	7,991		
Other liabilities (SDR allocation)	8,769	8,410	8,218	7,825	7,977	7,962	7,860	7,991		
<b>Banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	204,781	189,455	169,554	149,141	144,010	135,446	126,235	124,939		
Short-term	54,394	48,567	39,864	29,118	28,634	27,599	25,259	25,608		
Debt securities	2,439	2,191	1,579	1,553	1,605	1,590	1,597	1,388		
Loans	2,113	1,599	708	245	74	85	1,062	1,207		
Current accounts and deposits	46,407	42,264	34,952	25,440	24,744	24,286	21,448	20,973		
Other liabilities	3,435	2,513	2,626	1,880	2,211	1,638	1,153	2,040		
Long-term	150,388	140,888	129,689	120,023	115,376	107,847	100,976	99,331		
Debt securities	5,117	4,481	3,619	3,822	3,631	3,780	4,124	3,910		
Deposits	144,091	134,976	125,058	114,909	110,732	102,815	95,968	94,254		
Other liabilities	1,179	1,432	1,013	1,292	1,013	1,252	884	1,167		



**Table 1.6 (end)**  
(millions of US dollars)

	30.06.2014	30.09.2014	31.12.2014	31.03.2015	30.06.2015	30.09.2015	31.12.2015	31.03.2016
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	290,489	273,443	242,795	229,397	227,763	224,232	210,829	212,578
<i>Other financial corporations</i>	23,811	20,989	18,170	17,422	19,658	17,862	16,630	17,478
Short-term	4,781	4,434	4,090	3,777	4,018	3,592	3,072	3,114
Loans and deposits	3,321	2,981	2,580	2,348	2,361	2,285	1,779	1,726
Other liabilities	1,460	1,453	1,510	1,429	1,657	1,307	1,293	1,389
Long-term	19,030	16,555	14,080	13,645	15,639	14,270	13,558	14,364
Debt securities	1,105	1,062	790	805	880	760	749	1,187
Loans and deposits	17,925	15,493	13,290	12,840	14,759	13,510	12,808	13,177
<i>Nonfinancial corporations, households and NPISHs</i>	266,678	252,454	224,625	211,975	208,105	206,370	194,199	195,100
Short-term	18,834	14,268	14,234	11,456	14,192	10,399	10,244	9,336
Loans	10,120	9,182	9,186	8,372	7,865	6,817	6,304	6,210
Trade credits	3,563	3,706	3,469	2,880	3,026	2,812	2,870	2,841
Other liabilities	5,151	1,379	1,579	204	3,301	769	1,070	286
Long-term	247,844	238,187	210,391	200,519	193,913	195,971	183,955	185,764
Debt securities	7,598	7,766	5,355	6,793	6,383	5,183	4,494	4,794
Loans	240,246	230,421	205,036	193,726	187,530	190,789	179,461	180,969
<b>Direct investment</b>	164,156	152,761	135,347	133,127	137,568	134,676	139,859	140,748
<i>Banks</i>	4,078	2,794	1,897	5,037	4,909	4,477	5,499	4,863
Direct investor in direct investment enterprises	909	834	756	206	136	116	97	123
Direct investment enterprises in direct investor (reverse investment)	3,169	1,960	1,141	382	268	220	296	218
Between fellow enterprises	–	–	–	4,449	4,506	4,141	5,105	4,522
<i>Other sectors</i>	160,078	149,967	133,451	128,090	132,659	130,199	134,361	135,885
Direct investor in direct investment enterprises	51,776	44,141	39,735	38,801	40,744	36,561	38,343	39,589
Direct investment enterprises in direct investor (reverse investment)	77,482	77,314	69,894	65,624	67,395	70,210	73,725	73,666
Between fellow enterprises	30,819	28,512	23,822	23,665	24,520	23,428	22,293	22,631

<sup>1</sup> 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 Federation<sup>1</sup>. Main Components

(millions of US dollars)

	31.12.2004	31.12.2005	31.12.2006	31.12.2007	31.12.2008	31.12.2009
<b>Net International Investment Position</b>	-4,797	-31,866	-14,838	-148,642	250,248	102,912
<b>Assets</b>	411,671	515,932	754,972	1,093,412	1,006,136	1,087,711
<b>Direct investment</b>	107,087	140,775	234,632	365,797	198,437	298,357
Equity and investment fund shares	100,729	139,046	231,123	350,854	182,061	272,609
Debt investments	6,358	1,729	3,509	14,943	16,376	25,748
<b>Portfolio investment</b>	7,920	17,775	12,248	19,936	24,221	38,156
Equity and investment fund shares	127	334	490	4,124	2,855	2,532
Debt investments	7,793	17,441	11,758	15,812	21,366	35,624
<b>Financial derivatives (other than reserves) and employee stock options</b>	153	51	222	1,423	5,302	2,240
<b>Other investment</b>	171,969	175,090	204,139	227,493	351,894	309,507
Other equity	620	622	856	941	1,596	1,642
Currency and deposits	63,770	71,747	79,639	77,437	160,120	146,936
Loans	89,052	78,284	100,152	126,631	159,630	141,778
Insurance, pension, and standardized guarantee schemes	1	7	15	661	714	860
Trade credit and advances	12,456	17,996	16,398	13,509	20,238	8,441
Other accounts receivable	6,070	6,436	7,079	8,313	9,596	9,850
<b>Reserve assets</b>	124,541	182,240	303,732	478,762	426,281	439,450
<b>Liabilities</b>	416,468	547,797	769,811	1,242,054	755,888	984,799
<b>Direct investment</b>	121,514	180,171	265,653	490,595	214,049	377,447
Equity and investment fund shares	111,269	167,740	244,386	464,244	183,335	331,681
Debt investments	10,245	12,431	21,266	26,351	30,714	45,767
<b>Portfolio investment</b>	130,699	166,179	265,342	366,660	111,806	217,125
Equity and investment fund shares	89,203	118,161	207,480	308,005	83,787	177,783
Debt investments	41,496	48,018	57,861	58,655	28,019	39,342
<b>Financial derivatives (other than reserves) and employee stock options</b>	189	52	178	875	10,396	5,205
<b>Other investment</b>	164,067	201,395	238,639	383,923	419,637	385,021
Other equity	0	0	0	0	0	0
Currency and deposits	29,983	47,571	96,105	156,335	161,284	122,924
Loans	132,681	152,366	140,295	223,087	252,209	247,705
Insurance, pension, and standardized guarantee schemes	0	0	14	257	211	211
Trade credit and advances	0	0	0	0	1,464	2,102
Other accounts payable	1,403	1,458	2,225	4,244	4,469	3,184
Special drawing rights (Net incurrence of liabilities)	0	0	0	0	0	8,895

**Table 1.7 (end)**  
(millions of US dollars)

	31.12.2010	31.12.2011	31.12.2012	31.12.2013	31.12.2014	31.12.2015
<b>Net International Investment Position</b>	18,409	149,451	142,332	131,736	313,610	344,624
<b>Assets</b>	1,171,153	1,244,900	1,380,699	1,474,598	1,273,521	1,176,985
<b>Direct investment</b>	361,121	361,750	409,567	479,501	409,735	371,719
Equity and investment fund shares	314,334	287,229	327,504	400,397	321,979	283,321
Debt investments	46,787	74,521	82,064	79,104	87,756	88,398
<b>Portfolio investment</b>	36,656	42,435	48,300	53,743	56,629	67,831
Equity and investment fund shares	3,985	4,519	5,271	3,232	4,433	2,857
Debt investments	32,671	37,916	43,028	50,511	52,197	64,974
<b>Financial derivatives (other than reserves) and employee stock options</b>	1,639	5,675	5,553	5,932	17,565	11,146
<b>Other investment</b>	292,357	336,392	379,661	425,827	404,132	357,891
Other equity	1,946	3,198	3,425	4,201	4,371	5,349
Currency and deposits	124,664	139,859	159,411	173,378	181,346	147,744
Loans	145,319	166,506	179,679	197,810	166,750	161,586
Insurance, pension, and standardized guarantee schemes	1,160	1,384	1,796	2,251	2,274	1,615
Trade credit and advances	9,812	13,831	21,470	28,163	31,327	30,710
Other accounts receivable	9,457	11,613	13,879	20,023	18,064	10,887
<b>Reserve assets</b>	479,379	498,649	537,618	509,595	385,460	368,399
<b>Liabilities</b>	1,152,744	1,095,450	1,238,368	1,342,862	959,911	832,361
<b>Direct investment</b>	488,993	454,949	514,926	565,654	366,452	342,423
Equity and investment fund shares	425,801	370,562	394,700	409,856	231,104	202,564
Debt investments	63,192	84,387	120,226	155,798	135,347	139,859
<b>Portfolio investment</b>	277,039	225,062	270,725	273,737	156,424	140,487
Equity and investment fund shares	231,386	176,020	194,461	195,094	111,199	101,855
Debt investments	45,653	49,042	76,263	78,642	45,225	38,632
<b>Financial derivatives (other than reserves) and employee stock options</b>	2,840	5,905	4,285	4,355	21,530	9,245
<b>Other investment</b>	383,872	409,533	448,433	499,116	415,506	340,206
Other equity	0	1	0	1	2	22
Currency and deposits	140,115	157,620	189,372	201,947	162,496	118,648
Loans	229,381	236,838	241,631	278,410	234,179	206,019
Insurance, pension, and standardized guarantee schemes	194	338	398	531	846	664
Trade credit and advances	2,155	2,418	2,932	3,115	3,469	2,870
Other accounts payable	3,287	3,608	5,382	6,376	6,295	4,122
Special drawing rights (Net incurrence of liabilities)	8,740	8,710	8,718	8,736	8,218	7,860

<sup>1</sup> 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 First Quarter of 2016<sup>1</sup>

(millions of US dollars)

	Position as of 31.12.2015	Changes in Position reflecting			Position as of 31.03.2016
		transactions	valuation changes	other adjustments	
<b>Net International Investment Position</b>	344,624	9,047	-28,982	1,268	325,958
<b>Assets</b>	1,176,985	93	28,527	1,081	1,206,686
<b>Direct investment</b>	371,719	7,337	7,574	-321	386,309
Equity and investment fund shares	283,321	5,884	5,739	-348	294,596
Direct investor in direct investment enterprises	283,163	5,883	5,739	-349	294,436
Direct investment enterprises in direct investor (reverse investment)	33	1	0	0	34
Between fellow enterprises	125	0	1	0	126
<b>Debt instruments</b>	88,398	1,453	1,834	28	91,713
Direct investor in direct investment enterprises	66,133	1,758	898	21	68,811
Direct investment enterprises in direct investor (reverse investment)	8,440	249	445	0	9,134
Between fellow enterprises	13,824	-554	491	7	13,767
<b>Portfolio investment</b>	67,831	1,527	1,214	-881	69,691
<b>Equity and investment fund shares</b>	2,857	133	48	67	3,105
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	605	-2	25	61	689
General government	0	0	0	0	0
Other sectors	2,252	135	23	7	2,416
Other financial corporations	1,278	-17	10	7	1,279
Nonfinancial corporations, households and NPISHs	973	152	12	0	1,138
<i>Equity securities other than investment fund     shares</i>	2,283	146	44	61	2,534
<i>Investment fund shares or units</i>	573	-12	3	7	571
<b>Debt securities</b>	64,974	1,393	1,166	-948	66,586
Central bank	2,325	-16	57	-1,234	1,132
Short-term	0	0	0	0	0
Long-term	2,325	-16	57	-1,234	1,132
Deposit-taking corporations, except central bank	47,375	645	961	286	49,268
Short-term	2,934	447	13	130	3,524
Long-term	44,441	198	947	157	45,744

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

	Position as of 31.12.2015	Changes in Position reflecting			Position as of 31.03.2016
		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	12,199	764	148	0	13,111
Short-term	303	104	20	0	427
Long-term	11,896	660	128	0	12,684
Other financial corporations	3,184	427	86	0	3,697
Short-term	35	6	4	0	45
Long-term	3,149	421	82	0	3,652
Nonfinancial corporations, households and NPISHs	9,015	337	62	0	9,414
Short-term	267	98	16	0	382
Long-term	8,748	238	46	0	9,032
<b>Financial derivatives (other than reserves) and employee stock options</b>	11,146	-3,166	1,962	0	9,942
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	11,099	-2,805	1,410	0	9,704
General government	0	0	0	0	0
Other sectors	46	-361	553	0	238
Other financial corporations	0	-172	172	0	0
Nonfinancial corporations, households and NPISHs	46	-188	380	0	238
<i>Financial derivatives (other than reserves) and   employee stock options</i>	11,146	-3,166	1,962	0	9,942
<i>Options</i>	2,646	-202	-410	0	2,034
<i>Forward-type contracts</i>	8,500	-2,963	2,372	0	7,908
<b>Other investment</b>	357,891	-8,202	4,703	-657	353,735
<b>Other equity</b>	5,349	83	13	0	5,445
<b>Currency and deposits</b>	147,744	-8,040	2,042	-89	141,657
Central banks	207	5	16	-4	224
Short-term	207	5	16	-4	224
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	85,328	-8,479	1,555	-1,989	76,414
Short-term	65,732	-6,933	1,215	-1,950	58,064
Long-term	19,597	-1,546	340	-39	18,351
<i>Of which: Interbank positions</i>	78,186	-9,711	1,477	-135	69,816
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	62,209	434	471	1,905	65,019
Short-term	62,209	434	471	1,905	65,019
Long-term	0	0	0	0	0
Other financial corporations	1,094	98	20	8	1,220
Short-term	1,094	98	20	8	1,220
Long-term	0	0	0	0	0

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

	Position as of 31.12.2015	Changes in Position reflecting			Position as of 31.03.2016
		transactions	valuation changes	other adjustments	
Nonfinancial corporations, households and NPISHs	61,115	336	451	1,897	63,799
Short-term	61,115	336	451	1,897	63,799
Long-term	0	0	0	0	0
<b>Loans</b>	161,586	-1,356	3,049	2,091	165,371
Central bank	36	0	3	0	38
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	36	0	3	0	38
Deposit-taking corporations, except central bank	78,287	-1,876	1,186	2,293	79,890
Short-term	18,458	-5,256	323	-236	13,289
Long-term	59,829	3,380	863	2,529	66,601
General government	35,534	114	189	13	35,849
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	35,534	114	189	13	35,849
Other sectors	47,730	406	1,672	-214	49,594
Short-term	14,416	-657	408	-1	14,166
Long-term	33,315	1,062	1,264	-214	35,428
Other financial corporations	13,593	-86	494	0	14,001
Short-term	3,617	-601	132	0	3,148
Long-term	9,976	515	362	0	10,853
Nonfinancial corporations, households and NPISHs	34,138	491	1,178	-214	35,593
Short-term	10,798	-56	276	-1	11,018
Long-term	23,339	547	902	-214	24,575
<b>Insurance, pension, and standardized guarantee schemes</b>	1,615	-26	-3	0	1,586
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	1,615	-26	-3	0	1,586
Other financial corporations	1,615	-26	-3	0	1,586
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	1,535	-30	-3	0	1,503
<i>Life insurance and annuity entitlements</i>	79	4	0	0	83
<b>Trade credit and advances</b>	30,710	-6	-626	-2,005	28,072
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 31.12.2015	Changes in Position reflecting			Position as of 31.03.2016
		transactions	valuation changes	other adjustments	
General government	319	0	6	0	325
Short-term	0	0	0	0	0
Long-term	319	0	6	0	325
Other sectors	30,391	-6	-632	-2,005	27,747
Short-term	30,391	-6	-632	-2,005	27,747
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	30,391	-6	-632	-2,005	27,747
Short-term	30,391	-6	-632	-2,005	27,747
Long-term	0	0	0	0	0
<b>Other accounts receivable</b>	<b>10,887</b>	<b>1,143</b>	<b>228</b>	<b>-655</b>	<b>11,603</b>
Central bank	6	-1	0	0	5
Short-term	6	-1	0	0	5
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	10,155	1,076	237	-497	10,971
Short-term	3,921	1,020	138	-558	4,521
Long-term	6,234	56	98	62	6,450
General government	231	-143	-4	0	84
Short-term	211	-143	-4	0	63
Long-term	21	0	1	0	21
Other sectors	495	211	-5	-158	543
Short-term	492	214	-5	-158	542
Long-term	3	-2	0	0	1
Other financial corporations	336	47	5	-7	381
Short-term	333	49	5	-7	380
Long-term	3	-2	0	0	1
Nonfinancial corporations, households and NPISHs	159	164	-10	-151	162
Short-term	159	164	-10	-151	162
Long-term	0	0	0	0	0
<b>Reserve assets</b>	<b>368,399</b>	<b>2,597</b>	<b>13,073</b>	<b>2,939</b>	<b>387,008</b>
Monetary gold	48,563	0	7,869	1,705	58,137
Gold bullion	48,563	0	7,869	1,705	58,137
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	7,888	-1,214	121	0	6,795
Reserve position in the IMF	2,560	604	47	0	3,212
Other reserve assets	309,387	3,207	5,037	1,234	318,865
Currency and deposits	36,806	6,369	421	0	43,596
Claims on monetary authorities	19,867	-2,317	182	0	17,732
Claims on other entities	16,939	8,686	239	0	25,864

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

	Position as of 31.12.2015	Changes in Position reflecting			Position as of 31.03.2016
		transactions	valuation changes	other adjustments	
<b>Securities</b>	270,912	-2,602	4,694	1,234	274,239
<b>Debt securities</b>	270,912	-2,602	4,694	1,234	274,239
Short-term	49,986	6,800	856	112	57,755
Long-term	220,926	-9,402	3,838	1,122	216,484
<b>Equity and investment fund shares</b>	0	0	0	0	0
Of which: Securities under repo for cash collateral	0	0	0	0	0
<b>Financial derivatives</b>	0	0	0	0	0
<b>Other claims</b>	1,669	-560	-79	0	1,030
<b>Liabilities</b>	832,361	-8,955	57,509	-187	880,728
<b>Direct investment</b>	342,423	-280	30,434	-92	372,485
<b>Equity and investment fund shares</b>	202,564	1,466	27,729	-22	231,737
Direct investor in direct investment enterprises	201,488	1,466	27,719	151	230,823
Direct investment enterprises in direct investor (reverse investment)	820	0	-11	-173	637
Between fellow enterprises	256	0	21	0	277
<b>Debt instruments</b>	139,859	-1,746	2,705	-70	140,748
Direct investor in direct investment enterprises	38,441	-161	1,321	111	39,712
Direct investment enterprises in direct investor (reverse investment)	74,021	-889	725	26	73,883
Between fellow enterprises	27,398	-696	659	-208	27,153
<b>Portfolio investment</b>	140,487	814	19,963	176	161,440
<b>Equity and investment fund shares</b>	101,855	1,299	17,271	-170	120,254
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	14,023	11	2,311	-26	16,319
General government	0	0	0	0	0
Other sectors	87,832	1,287	14,959	-143	103,935
Other financial corporations	2,468	-10	244	38	2,739
Nonfinancial corporations, households and NPISHs	85,364	1,298	14,716	-182	101,196
<i>Equity securities other than investment fund         shares</i>	101,499	1,297	17,244	-208	119,831
<i>Investment fund shares or units</i>	356	2	27	38	423
<b>Debt securities</b>	38,632	-485	2,692	346	41,185
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 31.12.2015	Changes in Position reflecting			Position as of 31.03.2016
		transactions	valuation changes	other adjustments	
Deposit-taking corporations, except central bank	5,721	-863	96	346	5,299
Short-term	1,597	-556	3	345	1,388
Long-term	4,124	-307	93	0	3,910
General government	27,668	71	2,165	0	29,905
Short-term	0	0	0	0	0
Long-term	27,668	71	2,165	0	29,905
Other sectors	5,243	308	431	0	5,982
Short-term	0	0	0	0	0
Long-term	5,243	308	431	0	5,982
Other financial corporations	749	375	63	0	1,187
Short-term	0	0	0	0	0
Long-term	749	375	63	0	1,187
Nonfinancial corporations, households and NPISHs	4,494	-68	368	0	4,794
Short-term	0	0	0	0	0
Long-term	4,494	-68	368	0	4,794
<b>Financial derivatives (other than reserves) and employee stock options</b>	9,245	-4,032	2,417	0	7,629
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	9,215	-3,475	1,888	0	7,628
General government	0	0	0	0	0
Other sectors	30	-557	529	0	1
Other financial corporations	0	-303	303	0	0
Nonfinancial corporations, households and NPISHs	30	-255	226	0	1
<i>Financial derivatives (other than reserves)</i>	9,245	-4,032	2,417	0	7,629
<i>Options</i>	732	-78	-105	0	550
<i>Forward-type contracts</i>	8,513	-3,955	2,521	0	7,079
<b>Other investment</b>	340,206	-5,456	4,695	-271	339,174
<b>Other equity</b>	22	1	2	0	25
<b>Currency and deposits</b>	118,648	-4,712	1,680	667	116,283
Central banks	1,045	-181	64	7	935
Short-term	1,045	-181	64	7	935
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	117,415	-4,454	1,605	660	115,226
Short-term	21,448	-1,051	605	-29	20,973
Long-term	95,968	-3,403	1,000	689	94,254
<i>Of which: Interbank positions</i>	39,643	-1,831	629	-21	38,421
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 31.12.2015	Changes in Position reflecting			Position as of 31.03.2016
		transactions	valuation changes	other adjustments	
Other sectors	188	-76	10	0	122
Short-term	188	-76	10	0	122
Long-term	0	0	0	0	0
Other financial corporations	188	-76	10	0	122
Short-term	188	76	10	0	122
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
<b>Loans</b>	206,019	-1,334	2,872	-800	206,757
Central bank	2,128	-1,224	30	0	934
Credit and loans with the IMF	0	0	0	0	0
Other short-term	2,128	-1,224	30	0	934
Other long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	1,062	303	1	-159	1,207
Short-term	1,062	303	1	-159	1,207
Long-term	0	0	0	0	0
General government	2,663	-24	16	0	2,656
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	2,663	-24	16	0	2,656
Other sectors	200,166	-389	2,824	-641	201,960
Short-term	7,896	-185	177	-74	7,814
Long-term	192,270	-204	2,647	-567	194,146
Other financial corporations	14,400	-124	505	0	14,780
Short-term	1,591	-39	51	0	1,604
Long-term	12,808	-86	454	0	13,177
Nonfinancial corporations, households and NPISHs	185,766	-265	2,319	-641	187,179
Short-term	6,304	-147	126	-74	6,210
Long-term	179,461	-118	2,194	-567	180,969
<b>Insurance, pension, and standardized guarantee schemes</b>	664	-14	-1	0	648
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	664	-14	-1	0	648
Other financial corporations	664	-14	-1	0	648
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	626	-2	0	0	623
<i>Life insurance and annuity entitlements</i>	38	-12	-1	0	25

**Table 1.8 (end)**  
(millions of US dollars)

	Position as of 31.12.2015	Changes in Position reflecting			Position as of 31.03.2016
		transactions	valuation changes	other adjustments	
<b>Trade credit and advances</b>	2,870	-29	0	0	2,841
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	2,870	-29	0	0	2,841
Short-term	2,870	-29	0	0	2,841
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	2,870	-29	0	0	2,841
Short-term	2,870	-29	0	0	2,841
Long-term	0	0	0	0	0
<b>Other accounts payable – other</b>	4,122	632	12	-138	4,628
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	2,037	1,262	46	-138	3,207
Short-term	1,153	983	41	-137	2,040
Long-term	884	279	4	-1	1,167
General government	387	6	3	0	396
Short-term	332	6	2	0	340
Long-term	55	0	0	0	56
Other sectors	1,698	-636	-36	0	1,026
Short-term	1,698	-636	-36	0	1,026
Long-term	0	0	0	0	0
Other financial corporations	628	100	12	0	740
Short-term	628	100	12	0	740
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	1,070	-736	-48	0	286
Short-term	1,070	-736	-48	0	286
Long-term	0	0	0	0	0
<b>Special drawing rights (Net incurrence of liabilities)</b>	7,860	0	131	0	7,991

<sup>1</sup> The International Investment Position of the Russian Federation is compiled on the basis of the methodology set out in the 6<sup>th</sup> 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 Federation<sup>1</sup>

(millions of US dollars)

	Position as of 31.12.2015	Changes in Position reflecting				Position as of 31.03.2016
		transactions	valuation changes	other adjustments	total changes	
<b>Assets</b>	245,778	-9,895	5,755	216	-3,923	241,855
<b>Direct investment</b>	12,929	1,546	382	62	1,990	14,919
Equity (including reinvestment of earnings)	11,914	1,503	351	57	1,911	13,825
Direct investor banks in direct investment enterprises	11,807	1,503	350	57	1,910	13,716
Banks – direct investment enterprises in direct investors (reverse investment)	0	0	0	0	0	0
Between fellow enterprises	107	0	1	0	1	108
If ultimate controlling parent is resident	12	0	1	0	1	13
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	43	31	5	80	1,094
Direct investor in direct investment enterprises	187	-103	8	-1	-96	91
Debt securities	6	0	1	0	1	7
Loans	132	-63	7	0	-55	77
Other accounts receivable	49	-40	0	-1	-42	7
Banks – direct investment enterprises in direct investors (reverse investment)	110	71	2	0	72	182
Debt securities	13	0	1	0	1	14
Loans	97	70	1	0	71	168
Other accounts receivable	0	0	0	0	0	0
Between fellow enterprises	717	76	21	7	104	821
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	80	21	7	108	743
Debt securities	631	82	21	7	110	741
Loans	0	0	0	0	0	0
Other accounts receivable	4	-2	1	0	-2	2
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 31.03.2016
		transactions	valuation changes	other adjustments	total changes	
<b>Portfolio investment</b>	47,980	643	986	347	1,976	49,957
Equity	605	-2	25	61	84	689
Debt securities	47,375	645	961	286	1,893	49,268
Short-term	2,934	447	13	130	590	3,524
Long-term	44,441	198	947	157	1,303	45,744
<b>Financial derivatives</b>	11,099	-2,805	1,410	0	-1,396	9,704
Options	2,646	-151	-461	0	-612	2,034
Forward-type contracts	8,453	-2,654	1,870	0	-784	7,670
<b>Other investment</b>	173,770	-9,279	2,977	-193	-6,495	167,275
Other equity	0	0	0	0	0	0
Foreign currency	7,141	1,232	78	-1,855	-544	6,596
Deposits	78,188	-9,711	1,477	-135	-8,370	69,818
Of which: interbank positions	78,186	-9,711	1,477	-135	-8,370	69,816
Short-term	58,591	-8,165	1,137	-96	-7,124	51,467
Long-term	19,597	-1,546	340	-39	-1,246	18,351
Loans	78,287	-1,876	1,186	2,293	1,603	79,890
Short-term	18,458	-5,256	323	-236	-5,169	13,289
Long-term	59,829	3,380	863	2,529	6,772	66,601
Other accounts receivable	10,155	1,076	237	-497	816	10,971
Short-term	3,921	1,020	138	-558	600	4,521
Long-term	6,234	56	98	62	216	6,450
<b>Liabilities</b>	169,824	-7,576	6,918	670	12	169,836
<b>Direct investment</b>	20,352	-360	970	-13	598	20,950
Equity (including reinvestment of earnings)	14,853	292	953	-12	1,233	16,086
Direct investors in banks – direct investment enterprises	14,469	292	943	-35	1,199	15,668
Direct investment enterprises in direct investor (reverse investment)	129	0	-11	24	13	141
Between fellow enterprises	256	0	21	0	21	277
If ultimate controlling parent is resident	256	0	21	0	21	277
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	-652	17	-1	-636	4,863
Direct investors in banks – direct investment enterprises	97	22	5	-1	26	123
Debt securities	2	0	0	0	0	2
Deposits	94	22	5	-1	26	120
Loans	0	0	0	0	0	0
Other accounts payable	1	0	0	0	0	1
Direct investment enterprises in direct investor (reverse investment)	296	-82	4	0	-78	218
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 31.03.2016
		transactions	valuation changes	other adjustments	total changes	
Deposits	282	-83	4	0	-79	203
Loans	3	-3	0	0	-3	0
Other accounts payable	11	4	0	0	4	15
Between fellow enterprises	5,105	-592	8	0	-583	4,522
If ultimate controlling parent is resident	818	-517	1	0	-516	302
Debt securities	0	0	0	0	0	0
Deposits	817	-518	1	0	-517	300
Loans	0	0	0	0	0	0
Other accounts payable	1	1	0	0	1	2
If ultimate controlling parent is nonresident	4,287	-75	8	0	-67	4,220
Debt securities	0	0	0	0	0	0
Deposits	4,216	-66	8	0	-58	4,158
Loans	0	0	0	0	0	0
Other accounts payable	71	-9	0	0	-8	62
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
<b>Portfolio investment</b>	19,744	-852	2,407	319	1,874	21,618
Equity	14,023	11	2,311	-26	2,297	16,319
Debt securities	5,721	-863	96	346	-422	5,299
Short-term	1,597	-556	3	345	-208	1,388
Long-term	4,124	-307	93	0	-214	3,910
<b>Financial derivatives</b>	9,215	-3,475	1,888	0	-1,587	7,628
Options	732	-21	-161	0	-182	550
Forward-type contracts	8,483	-3,454	2,049	0	-1,405	7,078
<b>Other investment</b>	120,514	-2,889	1,652	363	-874	119,640
Other equity	0	0	0	0	0	0
Deposits	117,415	-4,454	1,605	660	-2,189	115,226
Of which: interbank positions	39,643	-1,831	629	-21	-1,223	38,421
Short-term	21,448	-1,051	605	-29	-475	20,973
Long-term	95,968	-3,403	1,000	689	-1,714	94,254
Loans <sup>2</sup>	1,062	303	1	-159	146	1,207
Short-term	1,062	303	1	-159	146	1,207
Other accounts payable	2,037	1,262	46	-138	1,170	3,207
Short-term	1,153	983	41	-137	887	2,040
Long-term	884	279	4	-1	283	1,167
<b>International investment position, net</b>	75,954	-2,319	-1,162	-454	-3,935	72,019

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

<sup>2</sup> Liabilities of banks on securities repurchase agreements with nonresidents which are not banks.

Notes. The table covers data on credit institutions other than nonbanking credit institutions and includes data of Vnesheconombank.

Table 1.10

## Merchandise Trade of the Russian Federation (per Balance of Payments Methodology)

	(millions of US dollars)													
	Exports (FOB)					Imports (FOB)					Trade balance			
	total	% of the corresponding period of the previous year	with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% 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	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
<b>2015</b>														
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
June	30,075	74.1	25,838	74.6	4,237	71.2	16,221	60.7	14,017	60.1	2,204	13,854	11,821	2,033
July	27,304	59.1	23,362	57.0	3,942	76.1	16,726	57.4	14,584	56.5	2,142	10,578	8,778	1,800
August	25,114	60.6	21,319	58.6	3,795	75.8	16,261	64.3	14,324	64.4	1,937	8,853	6,995	1,858
September	26,342	69.2	22,568	68.5	3,774	74.0	16,830	64.6	15,000	65.8	1,830	9,512	7,568	1,944
October	26,960	65.0	22,698	62.8	4,262	79.6	16,913	63.1	15,038	62.9	1,875	10,047	7,660	2,387
November	25,397	69.2	21,491	68.3	3,906	75.0	16,456	71.3	14,705	71.8	1,751	8,941	6,786	2,155
December	28,746	75.5	24,496	75.7	4,250	73.9	17,438	71.3	15,614	70.7	1,824	11,308	8,882	2,426
<b>2016</b>														
Q1	60,423	67.0	52,142	67.1	8,281	66.4	38,061	85.2	34,238	85.9	3,823	22,363	17,904	4,459
Q2	67,946	74.3	58,013	73.7	9,933	77.9	45,550	95.5	40,120	96.8	5,430	22,396	17,893	4,503
January	17,082	61.2	14,803	60.8	2,279	64.4	9,844	81.0	8,840	82.4	1,004	7,238	5,963	1,275
February	20,080	68.3	17,341	69.6	2,739	61.4	12,885	83.6	11,623	83.9	1,262	7,195	5,718	1,477
March	23,261	70.7	19,998	70.3	3,263	73.1	15,331	89.7	13,774	90.2	1,557	7,930	6,224	1,706
April	21,860	71.2	18,666	71.1	3,194	71.9	15,108	93.5	13,255	93.6	1,853	6,752	5,411	1,341
May	21,976	71.7	18,688	70.3	3,288	80.8	14,446	94.5	12,736	96.2	1,710	7,530	5,952	1,578
June	24,110	80.2	20,659	80.0	3,451	81.4	15,996	98.6	14,129	100.8	1,867	8,114	6,530	1,584

Table 1.11

International Reserves of the Russian Federation<sup>1</sup>

(millions of US dollars)

	International reserves	Of which				
		foreign exchange reserves	of which			gold
			foreign exchange	SDRs	reserve position in IMF	
<b>2013</b>						
31.12	509,595	469,605	456,447	8,762	4,396	39,990
<b>2014</b>						
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
<b>2015</b>						
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
<b>2016</b>						
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

<sup>1</sup> International Reserves are compiled on the basis of the methodology set out in the 6<sup>th</sup> edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6) and the IMF's International Reserves and Foreign Currency Liquidity: Guidelines for a Data Template (2012).



Table 1.12

## International Reserves and Foreign Currency Liquidity – Russia

I. Official Reserves and Other Foreign Currency Assets  
(Approximate Market Value)

(millions of US dollars)

	31.07.2016
<b>A. Official reserves</b>	<b>393,912.5</b>
(1) Foreign currency reserves (in convertible foreign currencies)	316,179.1
(a) Securities	260,624.6
of which: issuer headquartered in reporting country but located abroad	–
(b) total currency and deposits (including gold deposits) with:	55,554.5
(i) other national central banks	21,636.6
(ii) banks headquartered in the reporting country	0.1
of which: located abroad	0.1
(iii) banks headquartered outside the reporting country	33,917.8
of which: located in the reporting country	–
(2) IMF reserve position	3,151.9
(3) SDRs	6,720.3
(4) Gold (valued at current quotations of the Bank of Russia)	64,520.1
– volume in millions of fine troy ounces	48.4
(5) Other reserve assets (specify)	3,341.0
– financial derivatives	–
– loans to nonbank nonresidents	–
– other (assets in the form of reverse repo)	3,341.0
<b>B. Other foreign currency assets (specify)</b>	<b>12,358.2</b>
– securities not included in official reserve assets	–
– deposits not included in official reserve assets	12,358.2
– 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	-4,402.4	63.2	-1,316.9	-3,148.7
– outflows (-), principal	-3,611.1	-13.9	-660.9	-2,936.3
– outflows (-), interest	-2,490.0	-0.6	-847.5	-1,641.9
– inflows (+), principal	1,156.6	45.9	84.4	1,026.3
– inflows (+), interest	542.2	31.8	107.1	403.2
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	-	-	-	-
(a) short positions (-)	-	-	-	-
(b) long positions (+)	-	-	-	-
3. Other (specify)	-	-	-	-
– outflows related to repos (-)	-	-	-	-
– inflows related to reverse repos (+)	-	-	-	-
– trade credit (-)	-	-	-	-
– trade credit (+)	-	-	-	-
– other accounts payable (-)	-	-	-	-
– other accounts receivable (+)	-	-	-	-

Table 1.12 (cont.)

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

(millions of US dollars)

	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 month and up to 3 months	more than 3 months and up to 1 year
1. Contingent liabilities in foreign currency	–	–	–	–
(a) Collateral guarantees on debt falling due within 1 year	–	–	–	–
(b) Other contingent liabilities	–	–	–	–
2. Foreign currency securities issued with embedded options (puttable bonds)	–	–	–	–
3. Undrawn, unconditional credit lines provided by:	–	–	–	–
(a) other national monetary authorities, BIS, IMF, and other international organizations	–	–	–	–
– other national monetary authorities (+)	–	–	–	–
– BIS (+)	–	–	–	–
– IMF (+)	–	–	–	–
– other international organizations (+)	–	–	–	–
(b) with banks and other financial institutions headquartered in the reporting country (+)	–	–	–	–
(c) with banks and other financial institutions headquartered outside the reporting country (+)	–	–	–	–
4. Undrawn, unconditional credit lines provided to:	–	–	–	–
(a) other national monetary authorities, BIS, IMF, and other international organizations	–	–	–	–
– other national monetary authorities (–)	–	–	–	–
– BIS (–)	–	–	–	–
– IMF (–)	–	–	–	–
– other international organizations (–)	–	–	–	–
(b) banks and other financial institutions headquartered in reporting country (–)	–	–	–	–
(c) banks and other financial institutions headquartered outside the reporting country (–)	–	–	–	–
5. Aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	–	–	–	–
(a) Short positions	–	–	–	–
(i) Bought puts	–	–	–	–
(ii) Written calls	–	–	–	–
(b) Long positions	–	–	–	–
(i) Bought calls	–	–	–	–
(ii) Written puts	–	–	–	–
PRO MEMORIA: In-the-money options				
(1) At current exchange rate	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–
(2) +5% (depreciation of 5%)	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–
(3) –5% (appreciation of 5%)	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–
(4) +10% (depreciation of 10%)	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–
(5) –10% (appreciation of 10%)	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–
(6) Other (specify)	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–

Table 1.12 (end)

## IV. Memo Items

(millions of US dollars)

	31.07.2016
(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	–
– long positions	–
– other instruments	–
(c) pledged assets	–
– included in reserve assets	–
– included in other foreign currency assets	–
(d) securities lent and on repo	15,672.0
– lent or repoed and included in Section I	–7,983.9
– lent or repoed but not included in Section I	–1,051.5
– borrowed or acquired and included in Section I	–
– borrowed or acquired but not included in Section I	24,707.4
(e) financial derivative assets (net, marked to market)	–
– forwards	–
– futures	–
– swaps	–
– options	–
– other	–
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	–
– aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	–
(a) short positions (–)	–
(b) long positions (+)	–
– aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	–
(a) short positions	–
(i) bought puts	–
(ii) written calls	–
(b) long positions	–
(i) bought calls	–
(ii) written puts	–
(2) To be disclosed less frequently:	
(a) currency composition of reserves (by groups of currencies) <sup>1</sup>	–
– currencies in SDR basket <sup>2</sup>	–
– currencies not in SDR basket	–
– by individual currencies (optional)	–

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



Table 1.13 (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 1.13 (end)**  
(millions of rubles, end of period)

	Sep, 2015	Oct, 2015	Nov, 2015	Dec, 2015	Jan, 2016	Feb, 2016	Mar, 2016	Apr, 2016	May, 2016	Jun, 2016
Claims on other sectors	887,501	945,501	1,089,327	1,146,299	1,187,578	1,232,638	1,298,621	1,337,855	1,470,721	1,501,129
Other financial institutions	884,332	942,097	1,086,792	1,144,558	1,185,519	1,227,531	1,293,777	1,333,226	1,467,546	1,498,219
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	3,169	3,403	2,535	1,741	2,058	5,107	4,844	4,629	3,175	2,910
Households	-	-	-	-	-	-	-	-	-	-
Monetary base	9,810,371	9,774,917	9,887,244	11,043,822	10,507,081	10,565,079	10,974,529	10,461,724	10,707,540	10,785,583
Currency in circulation	7,711,864	7,731,981	7,725,449	8,522,189	7,971,581	8,058,703	7,998,312	8,260,084	8,145,172	8,241,925
Liabilities to credit institutions	2,098,507	2,042,936	2,161,795	2,521,633	2,535,500	2,506,377	2,976,217	2,201,640	2,562,368	2,543,658
Deposits	2,098,507	2,042,936	2,161,795	2,521,633	2,535,500	2,506,377	2,976,217	2,201,640	2,562,368	2,543,658
Securities other than shares	-	-	-	-	-	-	-	-	-	-
Other liabilities to credit institutions	64,945	5,186	7,940	6,776	5,189	4,575	2,123	1,100	3,389	313
Deposits included in broad money	45,040	44,627	62,319	75,524	58,222	72,285	54,138	59,295	89,885	49,819
Transferable deposits	41,139	38,325	54,017	75,523	52,630	60,083	49,937	53,594	79,984	45,318
Other financial institutions	24,464	20,804	40,221	61,882	37,939	44,841	29,881	34,742	66,213	27,166
Public nonfinancial organizations	16,372	17,211	13,410	13,244	14,293	16,371	19,739	18,548	13,528	17,844
Other nonfinancial organizations	303	311	387	397	397	-1,128	317	303	243	308
Households	-	-	-	-	-	-	-	-	-	-
Other deposits	3,902	6,301	8,302	2	5,592	12,202	4,202	5,701	9,902	4,502
Other financial institutions	3,900	6,300	8,300	0	5,590	12,200	4,200	5,700	9,900	4,500
Public nonfinancial organizations	0	0	1	0	0	0	0	0	0	0
Other nonfinancial organizations	2	1	2	2	2	2	2	1	2	1
Households	-	-	-	-	-	-	-	-	-	-
Shares and other equity	9,072,316	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
Other items (net)	2,839,712	2,179,833	2,318,354	857,727	2,275,998	2,080,687	164,121	-349,662	-422,219	-826,737
Other liabilities	3,232,140	2,631,238	2,737,668	1,286,878	2,688,629	2,479,334	547,655	41,635	-40,589	-433,954
Other assets	392,428	451,404	419,314	429,151	412,630	398,647	383,533	391,297	381,631	392,783



Table 1.14

## Credit Institutions Survey

(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 1.14 (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
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 1.14 (cont.)

	Sep, 2015	Oct, 2015	Nov, 2015	Dec, 2015	Jan, 2016	Feb, 2016	Mar, 2016	Apr, 2016	May, 2016	Jun, 2016
Net foreign assets	6,665,747	6,719,391	6,765,313	6,746,087	6,915,332	6,832,580	6,274,987	6,265,097	6,369,370	5,977,138
Claims on nonresidents	15,876,971	15,474,443	15,715,002	16,355,034	16,746,754	16,522,484	15,029,283	14,566,316	14,777,141	14,139,862
Foreign currency	545,957	475,990	448,912	525,090	523,970	511,264	448,766	416,633	434,333	423,264
Deposits	6,547,187	6,271,557	5,949,757	5,805,725	5,423,870	5,303,033	4,849,512	4,687,984	4,468,036	4,089,862
Securities other than shares	2,936,804	2,994,155	3,184,425	3,541,520	3,757,506	3,743,791	3,424,355	3,296,583	3,410,978	3,315,160
Loans	5,117,471	4,986,546	5,398,797	5,723,033	6,261,007	6,177,436	5,408,451	5,239,979	5,553,985	5,387,788
Other	729,552	746,195	733,111	759,667	780,401	786,960	898,199	925,136	909,809	923,788
Liabilities to nonresidents	9,211,224	8,755,052	8,949,690	9,608,948	9,831,422	9,689,904	8,754,296	8,301,219	8,407,771	8,162,724
Deposits	8,985,549	8,518,474	8,704,701	9,271,826	9,474,094	9,337,982	8,431,749	7,994,787	8,099,907	7,862,039
Securities other than shares	216,168	224,334	232,222	255,512	271,235	263,252	237,019	228,274	231,672	225,274
Loans	5,651	8,121	8,455	77,614	82,032	84,142	81,613	74,490	72,627	71,903
Other	3,856	4,123	4,312	3,995	4,061	4,528	3,915	3,667	3,565	3,508
Claims on central bank	3,127,757	2,990,817	3,109,174	3,812,039	3,457,335	3,420,225	3,833,770	3,162,143	3,415,939	3,415,564
Currency	967,012	945,061	938,852	1,283,043	916,439	909,194	855,420	958,805	849,283	869,906
Deposits	2,160,745	2,045,755	2,170,322	2,528,995	2,540,896	2,511,032	2,978,350	2,203,338	2,566,656	2,545,658
Securities other than shares	0	0	0	0	0	0	0	0	0	0
Net claims on general government	1,798,942	1,442,712	1,616,449	3,363,108	2,875,476	2,798,946	2,833,847	2,564,617	2,355,404	2,459,974
Claims on federal government	3,437,643	3,417,674	3,504,982	3,630,905	3,793,019	3,838,368	3,796,970	3,830,791	3,868,645	3,902,477
Securities	3,378,642	3,349,086	3,447,545	3,587,192	3,754,550	3,804,268	3,753,730	3,800,376	3,842,467	3,877,740
Other claims	59,001	68,588	57,436	43,714	38,468	34,099	43,240	30,415	26,179	24,736
Claims on state and local government	1,232,474	1,216,714	1,266,063	1,414,362	1,347,783	1,318,596	1,253,306	1,225,134	1,208,881	1,197,980
Securities	278,119	285,639	283,507	276,833	277,329	284,493	286,321	288,778	305,102	280,753
Other claims	954,356	931,075	982,556	1,137,529	1,070,454	1,034,103	966,985	936,356	903,779	917,227
Liabilities to federal government	1,810,679	2,050,618	2,083,796	1,245,261	1,498,684	1,608,989	1,272,628	1,362,301	1,547,052	1,547,886
Deposits	1,782,186	2,019,960	2,050,961	1,214,608	1,467,392	1,578,198	1,246,317	1,339,657	1,523,288	1,519,841
Other liabilities	28,493	30,658	32,835	30,653	31,291	30,791	26,312	22,643	23,764	28,044

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

	Sep, 2015	Oct, 2015	Nov, 2015	Dec, 2015	Jan, 2016	Feb, 2016	Mar, 2016	Apr, 2016	May, 2016	Jun, 2016
Liabilities to state and local government	1,060,496	1,141,059	1,070,798	436,898	766,642	749,029	943,801	1,129,006	1,175,071	1,092,597
Deposits	1,060,496	1,141,059	1,070,798	436,898	766,642	749,029	943,801	1,129,006	1,175,071	1,092,597
Other liabilities	0	0	0	0	0	0	0	0	0	0
Claims on other sectors	47,144,392	47,134,335	47,698,630	48,666,854	49,272,406	49,234,703	48,288,636	47,950,539	48,384,493	48,280,992
Other financial institutions	2,295,626	2,281,013	2,311,678	2,545,300	2,590,211	2,601,914	2,555,759	2,516,228	3,446,262	3,357,540
Public nonfinancial organizations	526,815	554,303	556,330	578,245	588,161	587,668	578,448	578,939	580,848	584,058
Other nonfinancial organizations	32,707,148	32,731,636	33,294,961	34,007,534	34,610,291	34,583,752	33,744,547	33,449,550	32,935,483	32,876,736
Households	11,614,804	11,567,384	11,535,661	11,535,775	11,483,744	11,461,369	11,409,883	11,406,362	11,421,900	11,462,658
Liabilities to central bank	6,199,664	5,864,715	5,350,018	5,816,750	5,047,657	4,568,801	4,467,018	3,507,148	3,375,470	3,124,504
Deposits included in broad money	40,520,228	40,042,809	40,733,095	44,208,321	44,149,747	44,221,806	43,089,145	42,603,385	43,071,667	42,675,306
Transferable deposits	8,312,745	8,066,467	8,468,449	9,260,549	8,856,979	9,073,749	9,418,891	9,048,122	9,502,633	9,632,965
Other financial institutions	554,925	543,418	523,537	499,682	550,825	734,715	1,055,325	736,227	833,444	762,234
Public nonfinancial organizations	556,988	508,912	519,518	563,643	540,852	516,753	532,102	572,767	586,979	579,865
Other nonfinancial organizations	4,564,665	4,408,116	4,797,566	4,925,957	5,025,367	4,995,545	4,984,903	4,704,236	5,001,797	5,022,558
Households	2,636,166	2,606,020	2,627,827	3,271,266	2,739,934	2,826,735	2,846,560	3,034,892	3,080,412	3,268,307
Other deposits	32,207,483	31,976,343	32,264,646	34,947,772	35,292,767	35,148,058	33,670,255	33,555,263	33,569,034	33,042,342
Other financial institutions	2,130,694	2,033,982	1,921,317	2,037,174	2,268,269	2,014,041	2,027,308	2,297,350	2,015,254	1,937,529
Public nonfinancial organizations	499,574	393,790	365,721	412,222	396,866	387,885	422,282	460,921	417,930	404,367
Other nonfinancial organizations	11,450,545	11,427,430	11,586,495	13,119,789	13,082,161	13,143,541	12,091,055	11,712,894	11,798,725	11,390,196
Households	18,126,671	18,121,140	18,391,113	19,378,588	19,545,471	19,602,592	19,129,609	19,084,099	19,337,124	19,310,249
Deposits excluded from broad money	2,399,640	2,210,434	2,409,733	2,595,490	2,862,995	2,763,701	2,706,361	2,781,794	2,706,553	2,601,309
Securities other than shares excluded from broad money	1,705,164	1,815,039	1,856,519	1,869,891	1,815,092	1,839,693	1,804,355	1,857,874	1,857,446	1,874,766
Shares and other equity	6,860,259	6,983,525	7,001,043	6,842,644	6,728,243	6,741,275	6,845,745	6,865,246	6,720,121	6,857,821
Other items (net)	1,051,884	1,370,731	1,839,157	1,254,991	1,916,829	2,151,194	2,318,632	2,326,984	2,793,986	2,999,999
Other liabilities	9,445,296	9,433,487	9,856,575	10,437,725	10,280,144	10,865,044	10,840,453	10,990,653	11,122,102	11,145,545
Other assets	7,566,815	7,231,855	7,205,867	8,381,679	7,585,042	7,971,288	7,660,484	7,809,448	7,664,141	7,521,585
Consolidation adjustment	-826,598	-830,901	-811,551	-801,055	-778,273	-742,562	-861,338	-854,222	-663,975	-623,960

Table 1.15

## Banking System Survey

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

	Sep, 2015	Oct, 2015	Nov, 2015	Dec, 2015	Jan, 2016	Feb, 2016	Mar, 2016
Net foreign assets	30,815,252	30,013,769	30,508,687	33,143,426	35,181,925	34,919,309	32,007,879
Claims on nonresidents	40,598,615	39,419,099	40,175,011	43,482,156	45,730,942	45,254,431	41,367,774
Liabilities to nonresidents	9,783,363	9,405,330	9,666,324	10,338,730	10,549,018	10,335,122	9,359,895
Domestic claims	40,138,644	40,210,485	41,275,388	44,010,918	43,846,236	44,308,386	44,323,189
Net claims on general government	-7,893,249	-7,869,351	-7,512,569	-5,802,235	-6,613,748	-6,158,955	-5,264,068
Claims on federal government	3,888,080	3,880,032	3,989,043	4,145,205	4,313,851	4,351,281	4,288,454
Claims on state and local government	1,232,599	1,218,872	1,267,168	1,417,737	1,351,187	1,321,559	1,255,212
Liabilities to federal government	11,140,653	10,961,463	10,917,789	10,148,600	10,927,816	10,517,667	9,190,454
Liabilities to state and local government	1,873,275	2,006,792	1,850,991	1,216,577	1,350,971	1,314,129	1,617,281
Claims on other sectors	48,031,893	48,079,835	48,787,957	49,813,153	50,459,984	50,467,341	49,587,257
Other financial institutions	3,179,958	3,223,110	3,398,470	3,689,858	3,775,730	3,829,445	3,849,536
Public nonfinancial organizations	526,815	554,303	556,330	578,245	588,161	587,668	578,448
Other nonfinancial organizations	32,710,317	32,735,039	33,297,496	34,009,275	34,612,350	34,588,860	33,749,390
Households	11,614,804	11,567,384	11,535,661	11,535,775	11,483,744	11,461,369	11,409,883

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

	Sep, 2015	Oct, 2015	Nov, 2015	Dec, 2015	Jan, 2016	Feb, 2016	Mar, 2016
Broad money liabilities	47,310,121	46,874,355	47,582,011	51,522,991	51,263,110	51,443,601	50,286,176
Currency outside banking system	6,744,853	6,786,919	6,786,597	7,239,146	7,055,142	7,149,509	7,142,892
Transferable deposits	8,353,884	8,104,792	8,522,466	9,336,071	8,909,609	9,133,832	9,468,827
Other financial institutions	579,389	564,222	563,758	561,564	588,765	779,555	1,085,206
Public nonfinancial organizations	573,361	526,123	532,928	576,887	555,145	533,124	551,841
Other nonfinancial organizations	4,564,968	4,408,427	4,797,952	4,926,353	5,025,765	4,994,418	4,985,220
Households	2,636,166	2,606,020	2,627,827	3,271,266	2,739,934	2,826,735	2,846,560
Other deposits	32,211,385	31,982,644	32,272,948	34,947,774	35,298,360	35,160,260	33,674,456
Other financial institutions	2,134,594	2,040,282	1,929,617	2,037,174	2,273,859	2,026,241	2,031,508
Public nonfinancial organizations	499,574	393,790	365,721	412,222	396,866	387,885	422,282
Other nonfinancial organizations	11,450,547	11,427,431	11,586,497	13,119,790	13,082,163	13,143,542	12,091,057
Households	18,126,671	18,121,140	18,391,113	19,378,588	19,545,471	19,602,592	19,129,609
Deposits excluded from broad money	2,399,640	2,210,434	2,409,733	2,595,490	2,862,995	2,763,701	2,706,361
Securities other than shares excluded from broad money	1,705,164	1,815,039	1,856,519	1,869,891	1,815,092	1,839,693	1,804,355
Shares and other equity	15,932,575	16,055,826	16,073,328	19,346,391	19,229,109	19,242,124	19,346,559
Other items (net)	3,606,396	3,268,599	3,862,483	1,819,581	3,857,869	3,938,591	2,187,634
Other liabilities	12,677,436	12,064,725	12,594,243	11,724,603	12,968,773	13,344,378	11,388,108
Other assets	7,959,243	7,683,259	7,625,181	8,810,829	7,997,672	8,369,934	8,044,017
Consolidation adjustment	-1,111,797	-1,112,867	-1,106,579	-1,094,192	-1,113,231	-1,035,852	-1,156,457



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

	Apr., 2016			May, 2016			Jun, 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	924,084	30,416,225	31,340,308	874,128	30,697,516	31,571,644	900,249	29,906,124	30,806,373
Claims on nonresidents	1,996,706	38,409,638	40,406,344	1,975,879	38,770,621	40,746,501	2,049,175	37,483,712	39,532,887
Liabilities to nonresidents	1,072,623	7,993,413	9,066,036	1,101,751	8,073,106	9,174,857	1,148,926	7,577,588	8,726,514
Domestic claims	40,187,900	4,121,939	44,309,839	40,145,288	4,612,393	44,757,681	40,522,128	4,489,426	45,011,554
Net claims on general government	655,149	-5,633,704	-4,978,555	200,828	-5,298,361	-5,097,533	353,464	-5,124,031	-4,770,567
Claims on federal government	3,196,428	1,066,621	4,263,049	3,061,383	1,160,042	4,221,425	3,108,673	1,129,183	4,237,856
Claims on state and local government	1,226,223	119	1,226,342	1,209,660	120	1,209,779	1,197,996	236	1,198,231
Liabilities to federal government	1,919,440	6,700,376	8,619,816	2,169,992	6,458,453	8,628,445	2,232,182	6,253,386	8,485,568
Liabilities to state and local government	1,848,062	68	1,848,129	1,900,223	70	1,900,293	1,721,022	65	1,721,087
Claims on other sectors	39,532,751	9,755,643	49,288,394	39,944,460	9,910,754	49,855,215	40,168,664	9,613,458	49,782,122
Other financial institutions	3,148,416	701,038	3,849,454	3,353,347	1,560,461	4,913,808	3,348,739	1,507,020	4,855,759
Public nonfinancial organizations	529,175	49,224	578,399	535,455	45,392	580,848	545,256	38,802	584,058
Other nonfinancial organizations	24,697,116	8,757,063	33,454,179	24,884,357	8,054,302	32,938,659	25,054,010	7,825,636	32,879,647
Households	11,158,044	248,318	11,406,362	11,171,302	250,599	11,421,900	11,220,658	242,000	11,462,658

**Table 1.15 (end)**  
(millions of rubles, end of period)

	Apr. 2016			May, 2016			Jun, 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	49,963,959	X	X	50,457,442	X	X	50,097,145
Money Supply (National Definition)	35,908,723	X	X	36,251,580	X	X	36,487,246	X	X
Currency outside banking system	7,301,279	-	7,301,279	7,295,889	-	7,295,889	7,372,019	-	7,372,019
Transferable deposits	9,101,715	-	9,101,715	9,582,617	-	9,582,617	9,678,283	-	9,678,283
Other financial institutions	770,969	-	770,969	899,657	-	899,657	789,400	-	789,400
Public nonfinancial organizations	591,315	-	591,315	600,507	-	600,507	597,709	-	597,709
Other nonfinancial organizations	4,704,539	-	4,704,539	5,002,040	-	5,002,040	5,022,866	-	5,022,866
Households	3,034,892	-	3,034,892	3,080,412	-	3,080,412	3,268,307	-	3,268,307
Other deposits	19,505,728	14,055,237	33,560,965	19,373,074	14,205,861	33,578,936	19,436,944	13,609,899	33,046,843
Other financial institutions	2,020,219	282,832	2,303,050	1,717,951	307,203	2,025,154	1,672,365	269,664	1,942,029
Public nonfinancial organizations	266,746	194,175	460,921	233,304	184,626	417,930	227,345	177,023	404,367
Other nonfinancial organizations	3,851,575	7,861,320	11,712,895	3,916,632	7,882,095	11,798,727	3,955,641	7,434,557	11,390,198
Households	13,367,189	5,716,910	19,084,099	13,505,188	5,831,936	19,337,124	13,581,594	5,728,655	19,310,249
Deposits excluded from broad money	1,704,271	1,077,523	2,781,794	1,707,366	999,187	2,706,553	1,749,389	851,920	2,601,309
Securities other than shares excluded from broad money	1,680,993	176,881	1,857,874	1,710,160	147,286	1,857,446	1,737,964	136,802	1,874,766
Shares and other equity	19,377,284	0	19,377,284	19,232,141	0	19,232,141	19,369,822	0	19,369,822
Other items (net)	1,669,271	0	1,669,271	2,075,782	0	2,075,782	1,874,922	0	1,874,922
Other liabilities	11,032,288	0	11,032,288	11,081,513	0	11,081,513	10,711,591	0	10,711,591
Other assets	8,200,744	0	8,200,744	8,045,772	0	8,045,772	7,914,368	0	7,914,368
Consolidation adjustment	-1,162,272	0	-1,162,272	-959,960	0	-959,960	-922,300	0	-922,300



Table 1.16 (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		
<b>2014</b>								
31.12	32,110.5	4.8	–	–	–	–	–	2.2
<b>2015</b>								
31.01	31,448.6	–2.1	–2.1	–2.1	–2.1	–2.1	–2.1	4.4
28.02	31,716.4	0.9	–0.3	–1.2	–1.2	–1.2	–1.2	4.1
31.03	31,636.7	–0.3	–0.3	–1.5	–1.5	–1.5	–1.5	6.2
30.04	32,103.4	1.5	1.5	0.0	0.0	0.0	0.0	6.4
31.05	32,310.2	0.6	0.6	0.6	0.6	0.6	0.6	6.8
30.06	32,492.8	0.6	0.6	1.2	1.2	1.2	1.2	6.8
31.07	32,665.5	0.5	0.5	1.7	1.7	1.7	1.7	7.0
31.08	33,030.7	1.1	1.1	2.9	2.9	2.9	2.9	7.6
30.09	32,950.8	–0.2	–0.2	2.6	2.6	2.6	2.6	7.5
31.10	32,859.6	–0.3	–0.3	2.3	2.3	2.3	2.3	8.6
30.11	33,315.4	1.4	1.4	3.8	3.8	3.8	3.8	8.8
31.12	35,809.2	7.5	7.5	11.5	11.5	11.5	11.5	11.5
<b>2016</b>								
31.01	34,839.7	–2.7	–2.7	–2.7	–2.7	–2.7	–2.7	10.8
29.02	35,105.4	0.8	0.8	–2.0	–2.0	–2.0	–2.0	10.7
31.03	35,440.1	1.0	1.0	–1.0	–1.0	–1.0	–1.0	12.0
30.04	35,908.7	1.3	1.3	0.3	0.3	0.3	0.3	11.9
31.05	36,251.6	1.0	1.0	1.2	1.2	1.2	1.2	12.2
30.06	36,487.2	0.7	0.7	1.9	1.9	1.9	1.9	12.3
31.07	36,654.2	0.5	0.5	2.4	2.4	2.4	2.4	12.2

Table 1.17

## Monetary Base (Broad Definition)

*(billions of rubles)*

	Broad monetary base	Including					the Bank of Russia bonds (OBRs) held by banks <sup>1</sup>
		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	–	
<b>2015</b>							
31.07	9,805.7	7,718.1	1,288.6	477.3	321.7	–	
31.08	9,837.2	7,760.0	1,297.1	489.1	291.1	–	
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	–	
<b>2016</b>							
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	–	

**Table 1.17 (end)**  
(billions of rubles, on the beginning of office hours)

	Broad monetary base	Including					the Bank of Russia bonds (OBRs) held by banks <sup>1</sup>
		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		
<b>2016</b>							
01.07	10,785.6	8,241.9	1,712.4	394.3	436.9	-	
04.07	10,750.0	8,279.0	1,694.8	394.3	381.8	-	
05.07	10,759.5	8,259.6	1,687.6	394.3	418.0	-	
06.07	10,815.6	8,265.9	1,685.4	394.3	470.1	-	
07.07	10,749.5	8,293.0	1,724.0	394.3	338.1	-	
08.07	10,782.6	8,337.8	1,696.8	394.3	353.7	-	
11.07	10,807.5	8,397.7	1,722.2	394.3	293.2	-	
12.07	10,869.1	8,388.1	1,719.1	394.3	367.6	-	
13.07	10,863.8	8,393.6	1,747.8	394.3	328.0	-	
14.07	10,821.0	8,417.3	1,683.7	394.2	325.8	-	
15.07	10,738.6	8,456.6	1,539.9	394.0	348.0	-	
18.07	10,656.5	8,491.8	1,476.4	392.8	295.5	-	
19.07	10,614.7	8,458.4	1,431.3	394.5	330.5	-	
20.07	10,631.8	8,434.2	1,491.1	394.5	312.1	-	
21.07	10,897.2	8,424.2	1,728.5	394.5	349.9	-	
22.07	10,892.1	8,420.2	1,703.9	394.0	374.0	-	
25.07	10,832.2	8,425.5	1,666.5	394.0	346.3	-	
26.07	10,443.7	8,372.1	1,405.9	394.0	271.8	-	
27.07	10,507.8	8,342.2	1,498.9	394.0	272.7	-	
28.07	10,395.4	8,324.6	1,377.3	394.0	299.5	-	
29.07	10,340.0	8,318.3	1,360.7	394.0	267.1	-	

<sup>1</sup> At market value.

Table 1.18

## Other Financial Institutions Survey

(millions of rubles, end of period)

	Q1, 2015	Q2, 2015	Q3, 2015	Q4, 2015	Q1, 2016
Net foreign assets	214,320	213,701	215,279	201,936	201,651
Claims on nonresidents	297,054	293,202	299,512	287,309	294,158
Foreign currency	977	742	926	1	0
Deposits	5,017	3,421	5,271	6,647	4,626
Securities other than shares	113,269	113,538	116,928	134,707	143,487
Loans	7,963	8,557	8,906	5,407	4,721
Other	169,827	166,944	167,481	140,547	141,324
Liabilities to nonresidents	82,734	79,501	84,233	85,373	92,506
Loans	1,352	1,436	1,146	1,168	1,403
Other	81,382	78,065	83,087	84,204	91,103
Claims on banking system	2,464,859	3,040,044	3,741,994	4,220,516	4,460,756
Currency	12,828	11,243	10,650	1,712	615
Other	2,452,031	3,028,801	3,731,344	4,218,805	4,460,142
of which: accounts receivable	97,604	145,127	157,220	212,812	293,370
Net claims on general government	1,314,971	1,193,816	635,888	374,936	382,283
Claims on general government	1,375,672	1,294,925	720,286	470,072	458,651
of which: accounts receivable	41,140	38,742	34,385	39,046	35,666
Liabilities to general government	60,700	101,110	84,398	95,136	76,368
of which: accounts payable	36,652	40,251	39,015	65,260	42,940
Claims on other sectors	1,778,194	1,988,568	2,026,494	2,144,093	2,405,090
Other financial institutions	771,154	914,776	955,977	991,030	1,186,452
of which: accounts receivable	73,669	76,674	67,775	68,407	81,209
Nonfinancial organizations	957,606	1,029,333	1,032,274	1,111,140	1,161,158
of which: accounts receivable	167,330	157,469	149,676	147,364	164,268
Households	49,435	44,459	38,243	41,922	57,481
of which: accounts receivable	40,652	43,309	37,079	40,951	44,843
Securities other than shares	11,267	9,640	9,562	10,662	10,579
Loans	655,673	692,397	886,013	1,133,212	1,248,615
of which: credit institutions	8,761	6,938	6,469	6,070	6,475
Insurance technical reserves	2,973,415	3,526,192	3,333,864	3,497,954	3,785,951
Net equity of households in life insurance reserves	168,219	180,063	204,236	230,341	250,565
Net equity of households in pension funds	2,069,734	2,663,720	2,439,419	2,597,941	2,862,368
Prepaid premiums/reserves against outstanding claims	735,462	682,409	690,209	669,672	673,018
of which: credit institutions	25,926	24,668	23,454	27,619	26,181
Shares and other equity	1,742,823	1,730,433	1,785,075	1,552,187	1,645,858
Other items (net)	389,167	477,466	605,140	747,465	758,779

Table 1.19

## Financial Sector Survey

(millions of rubles, end of period)

	Q1, 2015	Q2, 2015	Q3, 2015	Q4, 2015	Q1, 2016
Net foreign assets	25,444,187	25,611,893	31,030,531	33,345,362	32,209,531
Claims on nonresidents	34,989,978	34,315,918	40,898,127	43,769,465	41,661,932
Liabilities to nonresidents	9,545,791	8,704,025	9,867,596	10,424,103	9,452,401
Domestic claims	39,961,072	40,401,967	41,331,231	44,724,402	45,173,119
Net claims on general government	-6,390,725	-5,960,963	-7,257,362	-5,427,299	-4,881,785
Claims on general government	5,701,683	5,655,700	5,840,964	6,033,014	6,002,318
Liabilities to general government	12,092,407	11,616,663	13,098,326	11,460,313	10,884,103
Claims on other sectors	46,351,797	46,362,930	48,588,592	50,151,702	50,054,904
Other financial institutions, except public financial corporations, insurance companies and private pension funds	2,826,860	2,846,616	2,666,140	2,875,343	3,098,544
Nonfinancial organizations	31,657,065	31,883,349	34,269,406	35,698,661	35,488,996
Households	11,867,872	11,632,965	11,653,046	11,577,697	11,467,364
Currency outside financial sector	6,528,017	6,648,252	6,734,203	7,237,434	7,142,277
Deposits	37,909,882	37,932,213	41,812,834	45,738,563	44,624,880
Of which: other financial institutions, except public financial corporations, insurance companies and private pension funds	1,989,872	1,970,513	2,509,697	2,567,025	3,015,500
Securities other than shares	1,500,268	1,473,108	1,408,732	1,547,315	1,506,843
Loans	4,880	5,259	6,058	4,251	3,973
Insurance technical reserves	2,947,489	3,501,524	3,310,410	3,470,336	3,759,770
Shares and other equity	17,496,318	17,548,802	17,717,650	20,898,578	20,992,417
Other items (net)	-981,595	-1,095,298	1,371,874	-826,713	-647,496



## 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					
	01.09	01.10	01.11	01.12	01.01	01.02	01.03	01.04	01.05	01.06	01.07	01.08
1. Precious metals	3,278,112	3,356,621	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
2. Funds placed with nonresidents and securities issued by nonresidents	19,807,332	20,010,943	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
3. Credits and deposits	7,386,458	6,764,696	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
4. Securities	705,981	711,933	722,487	747,567	719,867	789,483	783,164	749,630	625,905	545,765	529,244	528,296
of which:												
– Russian government securities	448,383	454,964	462,147	487,213	512,720	520,923	518,300	491,649	433,728	354,367	338,180	337,502
5. Claims on IMF	1,176,630	1,160,129	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
6. Other assets	851,574	847,716	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
of which:												
– fixed assets <sup>1</sup>	X	X	X	X	75,192	X	X	X	X	X	X	X
– advance payments on profit tax	–	–	–	–	189	–	–	–	–	–	–	–
Total assets	33,206,087	32,852,038	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
1. Cash in circulation	7,760,293	7,712,182	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
2. Funds in accounts with the Bank of Russia	12,860,756	12,610,461	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
of which:												
– Russian government funds	9,542,563	9,265,456	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
– funds of resident credit institutions	2,142,339	2,163,485	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
3. Float	11,803	14,223	6,667	22,378	414	7,826	6,962	4,217	2,312	4,655	12,841	2,562
4. Bank of Russia bonds	–	–	–	–	–	–	–	–	–	–	–	–
5. Liabilities to IMF	992,450	980,990	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
6. Other liabilities	2,508,458	2,461,866	1,887,597	1,945,876	160,371	1,897,426	1,679,999	761,690	517,877	469,942	628,225	811,394
7. Capital	9,072,327	9,072,316	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
8. Profit of a fiscal year	–	–	–	–	112,575	–	–	–	–	–	–	–
Total liabilities	33,206,087	32,852,038	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

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.

<sup>1</sup> 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 Rate<sup>1</sup>**

Period	% p.a.
13.09.2013 – 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 –	10.50

<sup>1</sup> 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 <sup>1</sup>	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
			Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency			
01.12.1998 – 18.03.1999	–	–	–	5.00	5.00	–	–
19.03.1999 – 09.06.1999	–	–	5.00	–	–	7.00	–
10.06.1999 – 31.12.1999	–	–	5.50	–	–	8.50	–
01.01.2000 – 31.03.2004	–	–	7.00	–	–	10.00	–
01.04.2004 – 14.06.2004	–	–	7.00	–	–	9.00	–
15.06.2004 – 07.07.2004	–	–	–	–	7.00	–	–
	Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency		Required reserve ratio on liabilities to individuals in rubles		Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency		
08.07.2004 – 31.07.2004	–	–	–	–	–	3.50	–
01.08.2004 – 30.09.2006	2.00	–	–	–	–	3.50	–
01.10.2006 – 30.06.2007	–	–	–	–	–	–	3.50
01.07.2007 – 10.10.2007	4.50	–	4.00	–	–	4.50	–
11.10.2007 – 14.01.2008	3.50	–	3.00	–	–	3.50	–
15.01.2008 – 29.02.2008	4.50	–	4.00	–	–	4.50	–
01.03.2008 – 30.06.2008	5.50	–	4.50	–	–	5.00	–
01.07.2008 – 31.08.2008	7.00	–	5.00	–	–	5.50	–
01.09.2008 – 17.09.2008	8.50	–	5.50	–	–	6.00	–
18.09.2008 – 14.10.2008	4.50	–	1.50	–	–	2.00	–

<sup>1</sup> 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 Russia<sup>1</sup>

The period of averaging	Volume, billions of rubles
10.01.2015 – 10.02.2015	1,047.1
10.02.2015 – 10.03.2015	1,066.7
10.03.2015 – 10.04.2015	1,102.8
10.04.2015 – 10.05.2015	1,063.3
10.05.2015 – 10.06.2015	1,006.2
10.06.2015 – 10.07.2015	1,020.6
10.07.2015 – 10.08.2015	1,048.4
10.08.2015 – 10.09.2015	1,068.6
10.09.2015 – 10.10.2015	1,257.2
10.10.2015 – 10.11.2015	1,320.6
10.11.2015 – 10.12.2015	1,290.0
10.12.2015 – 10.01.2016	1,318.7
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

<sup>1</sup> 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 <sup>1</sup>	Spot-week <sup>1</sup>	Tom – 1 month <sup>1</sup>
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 <sup>2</sup>	4.25 <sup>2</sup>	4.25
11.12.2012 – 02.03.2014	4.50	4.50	4.50	4.50	–	–	4.50 <sup>3</sup>
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 –	9.50	9.50	9.50	9.50	–	–	–

<sup>1</sup> Since July 25, 2014 the Bank of Russia has terminated to establish interest rates on operations which are suspended.<sup>2</sup> Since April 17, 2012 operations are suspended.<sup>3</sup> 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 <sup>1</sup>	for the term of 30 days <sup>2</sup>
30.09.2009 – 29.10.2009	9.00	9.00	9.00
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 <sup>3</sup>	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	— <sup>4</sup>	— <sup>4</sup>
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 –	11.50	—	—

<sup>1</sup> Since April 17, 2012 operations are suspended.<sup>2</sup> Since February 10, 2011 operations are suspended.<sup>3</sup> These interest rates were set from 11.00 March 3, 2014.<sup>4</sup> 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 <sup>1</sup>	up to 90 days <sup>2</sup>	from 91 to 180 days <sup>2</sup>	from 181 to 365 days <sup>2</sup>	1 day	from 2 to 549 days <sup>1</sup>	up to 90 days <sup>2</sup>	from 91 to 180 days <sup>2</sup>	from 181 to 365 days <sup>3</sup>		
01.11.2011 – 25.12.2011	–	–	6.75	7.25	–	–	–	7.00	7.50	8.25		
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 <sup>4</sup> – 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 –	11.50	12.00	–	–	–	11.50	12.25	–	–	–		

<sup>1</sup> 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.

<sup>2</sup> Since February 1, 2014 operations are suspended.

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

<sup>4</sup> These interest rates were set from 11.00 March 3, 2014.







Table 2.10 (cont.)

		Collateralized loans by assets and guarantees <sup>1</sup>						
		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		
<b>2015</b>								
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	
<b>2016</b>								
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	1,730.00	—	—	
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	



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 181 to 365 days	over 1 year	34	35	
from 1 to 30 days	from 31 to 90 days		from 91 to 180 days	from 181 to 365 days	over 1 year							
1	29	30	31	32	33	34	35	36	37	38	39	
<b>2015</b>												
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	
<b>2016</b>												
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	-	-	-	-	-	-	-	-	-	-	-	

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

<sup>2</sup> Since April 17, 2012 operations are suspended.

<sup>3</sup> Since February 1, 2014 operations are suspended.

<sup>4</sup> 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 <sup>1</sup>	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 <sup>2</sup>
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 <sup>3</sup>	9.00	–	10.75	6.50
14.06.2016 –	6.50	9.00	9.00	9.00	9.00	–	10.50	6.50

<sup>1</sup> Before 1 June 2015, loans had the maturity of 1 to 365 days.

<sup>2</sup> The rate is effective from March 27, 2015.

<sup>3</sup> 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 <sup>1</sup>	1 week	1 day	operations "fine-tuning"					6 days				
						2 days	3 days	4 days	5 days						
<b>2015</b>															
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
<b>2016</b>															
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

<sup>1</sup> 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 of the funds with the Bank of Russia	Number of the Bank of Russia territorial branches, credit institutions of which deposited the funds with the Bank of Russia	Volume of deposited with the Bank of Russia monetary funds, millions of rubles	Structure of deposited with the Bank of Russia monetary funds, as % of volume of deposited with the Bank of Russia funds										
				by fixed interest rates, by terms		by deposit auctions, by terms								
				1 day	1 month <sup>1</sup>	1 week	1 day	2 days	3 days	4 days	5 days	6 days		
				demand deposit			operations "fine-tuning"							
<b>2015</b>														
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	—	—	—	—	—	—	—	—	—
<b>2016</b>														
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	—	—	—	—	—	—	—	—	—

<sup>1</sup> 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
<b>2014</b>									
09.07	1 day	33	6	225.90	6.95	7.50	7.39	7.31	169.80
04.08	2 days	39	12	402.31	7.44	8.00	8.00	7.86	360.00
07.08	1 day	45	12	417.14	7.30	8.00	7.75	7.48	180.00
08.08	3 days	44	12	243.73	7.37	8.00	7.64	7.52	190.00
07.11	3 days	12	5	64.63	8.95	9.50	9.50	9.27	64.63
<b>2015</b>									
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 <sup>1</sup>	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

<sup>1</sup> 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
<b>2016</b>				
01.07	72,770.66	3	11.50	443,588.56
04.07	50,491.03	1	11.50	421,253.99
05.07	48,047.31	1	11.50	416,241.74
06.07	348,593.29	3	11.50	348,891.37
07.07	234,683.96	1	11.50	334,977.68
08.07	221,048.00	3	11.50	321,476.34
11.07	221,304.69	1	11.50	321,594.20
12.07	207,849.15	1	11.50	308,134.44
13.07	319,784.55	3	11.51	320,111.53
14.07	208,505.14	1	11.50	328,834.86
15.07	169,093.76	3	11.50	289,515.55
18.07	181,017.96	1	11.50	301,330.49
19.07	148,144.37	1	11.50	268,194.40
20.07	562,528.69	7	10.95	563,639.40
21.07	31,519.13	1	11.50	561,873.92
22.07	29,750.29	3	11.50	559,851.57
25.07	57,335.14	1	11.50	587,002.48
26.07	61,107.17	1	11.50	590,669.32
27.07	537,076.47	6	10.91	538,088.72
28.07	76,642.36	1	11.50	557,485.74
29.07	225,489.71	3	11.50	706,479.81

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
<b>2015</b>															
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	66.0432	65.7817	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	59.9938	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
<b>2016</b>															
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

**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																					
<b>2015</b>																																					
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	57.3879	56.4271	57.7279	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	69.9461	65.6727	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																					
<b>2016</b>																																					
January	76.5650	76.5650	76.5650	78.6678	78.4862	79.4614	83.5913	80.5714	80.5714	80.5714	80.5714	81.8394	78.9969	77.3674	75.1723	75.1723																					
February	77.7792	76.2450	77.8503	75.4575	76.3657	77.1326	77.1326	77.1326	76.3928	76.3928	76.3929	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	-																					

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
<b>2015</b>															
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
<b>2016</b>															
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

(rubles/euro)

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
<b>2015</b>																	
January		76.3352	75.8623	75.8623	75.8623	75.1740	75.2735	75.8218	75.7724	71.9067	71.9067	71.9067	73.5633	76.2922	76.2629	77.5690	78.1105
February		74.3675	71.5426	71.3243	71.0800	70.9408	70.0315	70.0315	70.0315	70.0315	71.9422	71.1655	68.9797	68.6857	–	–	–
March		64.9650	65.4063	65.4314	65.0108	64.1446	64.0504	64.0504	64.0504	64.1473	64.3425	62.7651	62.0811	62.5655	62.5655	62.5655	63.3695
April		53.6598	52.9087	54.5163	54.5163	54.5163	55.5496	57.5998	57.7226	55.1255	54.6590	54.6590	54.6590	55.8747	56.9016	56.8060	–
May		56.9881	56.9881	56.9881	56.1030	55.1085	55.2441	55.5714	55.5508	55.5508	55.5508	54.7477	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	69.7037	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
<b>2016</b>																	
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	–

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					

(rubles/US dollar)

Table 2.19

*(rubles/US dollar)*

	Month											
	January	February	March	April	May	June	July	August	September	October	November	December
1992	—	—	—	—	—	—	0.14	0.17	0.22	0.34	0.42	0.41
1993	0.46	0.57	0.66	0.76	0.89	1.08	1.03	0.99	1.06	1.19	1.19	1.24
1994	1.4	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					

Monthly Average Official Rates: Rubles per US Dollar



Table 2.20

## Reference Prices of Precious Metals

*(rubles per gram)*

Date of quotes	Gold	Silver	Platinum	Palladium
<b>2016</b>				
01.07	2,717.35	37.88	2,071.54	1,211.15
02.07	2,740.98	39.60	2,126.10	1,220.50
05.07	2,761.56	41.69	2,160.11	1,234.64
06.07	2,778.59	40.77	2,184.03	1,229.42
07.07	2,846.74	42.45	2,225.45	1,246.75
08.07	2,815.21	41.08	2,236.35	1,252.03
09.07	2,801.22	40.73	2,224.70	1,247.65
12.07	2,803.64	42.25	2,256.12	1,269.45
13.07	2,779.46	41.81	2,259.98	1,284.08
14.07	2,751.43	41.65	2,241.79	1,309.77
15.07	2,709.81	41.39	2,209.62	1,300.02
16.07	2,702.18	40.90	2,225.92	1,314.03
19.07	2,691.03	40.02	2,201.69	1,290.57
20.07	2,697.90	40.48	2,207.41	1,302.17
21.07	2,702.82	40.17	2,208.18	1,331.43
22.07	2,709.04	39.63	2,227.48	1,368.87
23.07	2,749.35	40.93	2,273.12	1,412.91
26.07	2,744.63	40.51	2,237.45	1,406.75
27.07	2,792.61	41.60	2,297.50	1,445.71
28.07	2,800.41	41.51	2,321.66	1,454.48
29.07	2,851.02	43.38	2,442.27	1,496.40
30.07	2,872.53	43.20	2,431.68	1,498.24

## 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)						
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	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		
<b>2015</b>																					
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	—	—		
<b>2016</b>																					
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	—	—	—		

(% 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
<b>2015</b>						
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	–	–
<b>2016</b>						
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	–	–

Table 3.1.3

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

	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						
<b>2016</b>																								
01.07	10.30	10.26	-	-	-	-	10.15	-	-	-	-	-	10.56	-	-	-	-	-	-					
04.07	10.11	10.15	9.77	-	-	-	9.92	9.85	-	-	-	-	10.44	-	-	-	-	-	-					
05.07	10.13	10.93	-	-	-	-	9.83	-	-	-	-	-	10.42	-	-	-	-	-	-					
06.07	10.30	10.54	-	-	-	-	10.11	-	-	-	-	-	10.47	-	-	-	-	-	-					
07.07	10.32	-	-	10.02	-	-	10.22	-	10.02	-	-	-	10.56	-	-	-	-	-	-					
08.07	10.36	-	11.50	10.75	-	-	10.21	-	-	-	-	-	10.52	-	-	-	-	-	-					
11.07	10.33	10.32	10.50	-	-	-	10.13	-	-	-	-	-	10.55	11.42	-	-	-	-	-					
12.07	10.37	10.76	10.70	-	-	-	10.20	-	-	-	-	-	10.62	-	-	-	-	-	-					
13.07	10.42	10.66	10.52	-	-	-	10.33	-	-	-	-	-	10.63	-	-	-	-	-	-					
14.07	10.38	-	11.62	-	-	-	10.23	-	-	-	-	-	10.63	-	-	-	-	-	-					
15.07	10.30	-	12.61	-	-	-	10.18	-	-	-	-	-	10.57	-	13.64	-	-	-	-					
18.07	10.48	11.64	-	-	-	-	10.35	9.91	-	-	-	-	10.72	-	-	-	-	-	-					
19.07	10.47	10.63	-	-	-	-	10.37	-	-	-	-	-	10.73	-	-	-	-	-	-					
20.07	10.47	10.63	-	-	11.25	-	10.39	10.35	-	-	-	-	10.73	-	-	-	-	-	-					
21.07	10.48	-	-	-	-	-	10.41	-	-	-	-	-	10.71	-	-	-	-	-	-					
22.07	10.31	10.51	11.66	10.54	-	-	9.96	-	-	-	-	-	10.62	-	-	-	-	-	-					
25.07	10.48	10.51	10.81	-	-	-	10.20	-	-	-	-	-	10.53	-	-	-	-	-	-					
26.07	10.55	11.03	-	-	-	-	10.42	-	-	-	-	-	10.75	-	-	-	-	-	-					
27.07	10.51	10.50	10.55	-	-	-	10.35	10.43	-	-	-	-	10.66	-	-	-	-	-	-					
28.07	10.53	13.03	11.78	11.83	-	-	10.40	-	-	-	-	-	10.72	-	-	-	-	-	-					
29.07	10.36	10.75	-	-	-	-	10.24	-	-	-	-	-	10.52	-	-	-	-	-	-					

(% p.a.)

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
<b>2016</b>						
01.07	0.45	–	–	–	–	–
04.07	1.24	–	–	–	–	–
05.07	0.47	1.75	–	–	–	–
06.07	0.45	1.10	–	–	–	–
07.07	0.44	–	–	–	–	–
08.07	0.42	–	–	3.56	–	–
11.07	0.42	1.18	–	–	–	–
12.07	0.42	–	–	–	–	–
13.07	0.43	1.10	–	–	–	–
14.07	0.45	–	–	–	–	–
15.07	0.46	1.32	–	–	–	–
18.07	0.46	–	–	–	–	–
19.07	0.44	–	–	–	–	–
20.07	0.47	1.10	–	–	–	–
21.07	0.46	–	–	–	–	–
22.07	0.51	–	–	–	–	–
25.07	0.47	–	–	–	–	–
26.07	0.43	–	–	1.20	–	–
27.07	0.50	1.10	0.59	–	–	–
28.07	0.48	0.55	–	–	–	–
29.07	0.50	–	–	–	–	–



Table 3.1.6

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

July, 2016  
(millions of rubles)

	Euro (EUR)														
	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			
Overnight	483,542	76,276	358,517	6,770	2,811	296,751	119,972	-	75	14,644	8	134	4,110	-	-
1 week <sup>1</sup>	27,386	4,957	55,705	863	6,654	50,329	67,258	85	271	425	54	168	82	359	-
2 weeks <sup>1</sup>	2,415	376	256	-	639	505	7,387	725	1	47	184	3	136	-	-
1 month <sup>2</sup>	9,592	786	4,896	-	15	233	3,054	-	136	21	-	56	590	-	-
2 months <sup>2</sup>	4,361	14	442	-	-	455	-	-	-	1,018	-	-	153	-	-
3 months <sup>3</sup>	8,799	110	-	-	-	243	575	-	-	536	-	-	60	-	-
6 months <sup>3</sup>	26	17	-	-	-	226	-	381	-	435	-	2	-	-	-
Over 6 months	180	317	-	-	2,152	2,085	134	218	312	278	-	4	5	-	-
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	10,668	203	3,419	565	126	4,177	5,348	434	-	177	61	0	867	-	-

<sup>1</sup> Standard term +/- 2 calendar days.<sup>2</sup> Standard term +/- 5 calendar days.<sup>3</sup> 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 <sup>1</sup>	tomorrow <sup>2</sup>	today <sup>1</sup>	tomorrow <sup>2</sup>		
<b>2014</b>						
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
<b>2015</b>						
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
<b>2016</b>						
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

<sup>1</sup> Settlement time not later than the transaction day.

<sup>2</sup> 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

	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
<b>2015</b>														
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
<b>2016</b>														
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	35,001	28,659	31,992	7,979	612	230	216	34	111	93	0	0	15	58

(millions of US dollars)

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 ruble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
<b>2015</b>														
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
<b>2016</b>														
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

Table 3.2.4

## Foreign Cash Flow Through Authorized Banks Across Russia

		<i>(millions of US dollars)</i>								
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		
<b>2016</b>										
Q1	2,541.39	4,865.38	8,853.37	779.77	1,513.03	5,892.93	10,107.12	482.10		
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		

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 by exchange offices, %		
	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									
<b>2015</b>										
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	
<b>2016</b>										
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	

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 by exchange offices, %	
	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
<b>Euro</b>									
<b>2015</b>									
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
<b>2016</b>									
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

Table 3.2.6

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

Operation	Average size of transactions	2015												2016			
		April	May	June	July	August	September	October	November	December	January	February	March	April			
		up to 250 US dollars															
		<b>from 251 to 500 US dollars</b>															
Purchase	number of transactions (thousands of units)	207.16	144.20	177.92	258.47	187.90	299.14	258.83	194.41	107.74	123.40	163.06	144.28	181.85			
	value of transactions (millions of US dollars)	36.16	23.29	31.97	49.11	32.02	57.03	43.36	36.50	18.35	20.81	27.92	24.12	34.27			
Sale	number of transactions (thousands of units)	23.68	27.87	34.08	44.70	27.92	27.93	28.58	27.72	30.71	29.08	48.31	47.19	35.76			
	value of transactions (millions of US dollars)	2.86	3.96	4.95	6.73	3.97	4.17	4.53	4.47	4.32	4.45	7.48	7.75	5.03			
		<b>from 501 to 2,000 US dollars</b>															
Purchase	number of transactions (thousands of units)	392.39	439.90	525.08	527.20	683.08	704.68	617.46	534.43	540.10	629.31	576.47	612.31	583.77			
	value of transactions (millions of US dollars)	158.51	152.66	193.87	191.43	249.05	259.41	231.37	203.71	205.25	230.82	210.39	225.14	215.89			
Sale	number of transactions (thousands of units)	104.93	155.18	158.17	114.70	106.17	194.21	139.36	96.48	100.20	66.19	157.18	206.84	220.00			
	value of transactions (millions of US dollars)	42.12	61.91	63.78	47.87	43.32	79.46	56.07	37.74	39.76	26.52	60.89	83.96	87.38			
		<b>from 2,001 to 5,000 US dollars</b>															
Purchase	number of transactions (thousands of units)	1,482.32	1,178.32	1,402.88	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			
	value of transactions (millions of US dollars)	1,548.43	1,077.68	1,372.28	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			
Sale	number of transactions (thousands of units)	1,806.01	1,418.99	1,506.81	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			
	value of transactions (millions of US dollars)	2,034.63	1,430.72	1,511.26	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			
		<b>over 5,000 US dollars</b>															
Purchase	number of transactions (thousands of units)	173.13	100.69	101.99	90.90	102.78	74.17	62.74	58.40	83.04	49.47	59.81	62.21	52.14			
	value of transactions (millions of US dollars)	480.48	254.87	266.22	240.15	290.56	224.08	181.20	164.67	241.05	145.70	173.83	182.48	158.72			
Sale	number of transactions (thousands of units)	262.08	211.67	213.91	243.39	238.02	200.05	256.02	187.96	281.30	133.18	84.92	123.66	144.00			
	value of transactions (millions of US dollars)	739.01	584.98	601.12	657.03	679.29	552.66	742.79	518.52	782.62	358.08	234.85	366.84	407.52			
		<b>over 5,000 US dollars</b>															
Purchase	number of transactions (thousands of units)	28.55	12.00	22.05	17.71	21.41	11.05	11.18	8.87	21.64	12.69	21.82	14.90	10.57			
	value of transactions (millions of US dollars)	252.38	108.03	184.45	136.71	176.94	101.10	97.80	79.22	208.20	107.23	207.24	121.10	91.72			
Sale	number of transactions (thousands of units)	124.89	70.05	57.32	91.21	56.86	64.98	73.20	74.22	50.69	35.20	39.94	55.85	63.54			
	value of transactions (millions of US dollars)	1,260.85	958.90	729.85	1,109.51	811.25	968.12	1,108.79	1,016.64	642.58	491.86	502.88	907.61	925.74			

Table 3.3

## Stock Exchange Trade by Types of Securities and Financial Derivatives

(millions of rubles)

1	2	Of which										12	13
		share	bonds	investment units	futures		total (10+11+12+13)	options		on share index			
					total (7+8)	on securities		on share index	on futures agreements (contracts), an underlying asset of which are securities		on futures agreements (contracts), an underlying asset of which are securities		
3	4	5	6	7	8	9	10	11	12	13			
<b>2014</b>													
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	...	...	
<b>2015</b>													
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	...	...	
<b>2016</b>													
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	...	...	

Table 3.4

## Main Share Price Indices

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles
<b>2016</b>			
01.07	1,896.62	933.32	24.15
04.07	1,907.48	940.85	24.00
05.07	1,895.64	925.23	23.30
06.07	1,879.42	917.71	28.13
07.07	1,882.41	923.85	32.88
08.07	1,894.35	934.35	37.42
11.07	1,913.12	941.35	37.06
12.07	1,938.36	955.41	34.64
13.07	1,935.88	952.37	40.05
14.07	1,942.46	972.44	35.50
15.07	1,940.85	963.70	38.40
18.07	1,936.07	969.35	32.58
19.07	1,915.89	952.80	34.28
20.07	1,915.09	946.73	29.31
21.07	1,927.70	947.07	21.65
22.07	1,926.90	935.98	19.43
25.07	1,931.78	930.71	29.68
26.07	1,938.52	924.74	32.35
27.07	1,938.65	921.67	29.70
28.07	1,954.45	923.39	31.86
29.07	1,944.62	927.57	36.61



Table 4.1.1

## Number and Structure of Credit Institutions

	2015						2016						
	31.07	31.08	30.09	31.10	30.11	31.12	31.01	29.02	31.03	30.04	31.05	30.06	31.07
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	1,036	1,035	1,031	1,028	1,024	1,021	1,018	1,013	1,008	1,005	1,000	997	994
of which:													
– banks	960	959	955	952	950	947	945	939	934	932	928	925	924
– nonbanking credit institutions	76	76	76	76	74	74	73	74	74	73	72	72	70
1.1. Registered 100 percent foreign-owned credit institutions	72	73	71	70	70	68	68	67	68	67	67	68	69
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	–	–	–
of which:													
– banks	–	–	–	–	–	–	–	–	–	–	–	–	–
– nonbanking credit institutions	–	–	–	–	–	–	–	–	1	1	–	–	–
2. Credit institutions licensed to conduct banking operations – total	783	774	767	757	740	733	728	718	707	696	689	680	669
of which:													
– banks	727	721	714	704	688	681	676	665	654	646	638	630	619
– nonbanking credit institutions	56	53	53	53	52	52	52	53	53	50	51	50	50
2.1. Credit institutions with licence (permission):													
– to attract funds of individuals	647	643	637	628	614	609	604	595	584	575	568	562	553
– to conduct operations in foreign currency	517	512	507	500	488	482	479	471	460	452	446	441	434
– credit institutions with general license	243	242	240	237	233	232	231	229	229	227	226	223	219
– to conduct operations with precious metals	192	191	189	189	186	183	182	179	177	173	173	171	165

## 4. FINANCIAL INSTITUTIONS' PERFORMANCE

## 4.1. General Description



Table 4.1.1 (end)

	2015												2016													
	31.07	31.08	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	31.10	30.11	31.12	31.01	29.02	31.03	30.04	31.05	30.06	31.07	
	11. Operational offices of credit institutions – total	7,929	7,737	7,694	7,658	7,613	7,609	7,548	7,437	7,388	7,375	7,306	7,336	7,232	651	650	640	642	641	640	639	638	637	639	640	639
of which Sberbank of Russia	217	218	225	227	227	227	230	234	234	238	241	243	245	214	214	221	221	223	223	230	230	234	237	239	241	241
12. Mobile banking offices – total	253	261	264	271	284	288	290	295	300	308	311	317	325	231	238	244	252	252	265	274	280	288	290	298	302	302
of which Sberbank of Russia	231	238	244	252	252	265	274	280	280	288	290	298	302													
13. Credit institutions with revoked licences																										
14. Credit institutions subject to liquidation and in the process of receivership with court-appointed interim trustees (liquidators, liquidating commission)																										
including, under the procedure of:																										
– voluntarily liquidation following the decision of the stockholders (equity holders)	1	2	2	2	2	2	2	2	2	2	2	2	2	47	50	55	57	52	50	47	47	44	43	43	43	43
– compulsory liquidation	47	50	55	57	52	50	47	47	44	44	43	43	43	183	186	187	193	198	213	225	231	241	245	253	257	257
– bankruptcy	183	186	187	193	198	213	225	231	234	241	245	253	257	2,132	2,133	2,137	2,140	2,144	2,147	2,150	2,155	2,164	2,170	2,173	2,176	
15. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions – total	2,132	2,133	2,137	2,140	2,144	2,147	2,150	2,155	2,161	2,164	2,170	2,173	2,176													
of which:																										
– credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,648	1,649	1,652	1,654	1,658	1,660	1,663	1,668	1,674	1,676	1,680	1,680	1,682	483	483	484	485	485	486	486	486	487	489	492	493	493
credit institutions liquidated owing to reorganization	483	483	484	485	485	486	486	486	486	487	489	492	493													
of which:																										
– credit institutions liquidated owing to merger	2	2	2	2	2	2	2	2	2	2	2	2	2	481	481	482	483	483	484	484	484	485	487	490	491	491
– credit institutions liquidated owing to takeover	481	481	482	483	483	484	484	484	484	485	487	490	491													
of which:																										
– reorganization into branches of other banks	385	385	386	387	387	387	387	387	387	387	389	388	388	96	96	96	96	96	97	97	97	98	98	102	103	103
– taken over by other banks (except for reorganized into branches)	96	96	96	96	96	97	97	97	97	98	98	102	103	1	1	1	1	1	1	1	1	1	1	1	1	1
– 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													

<sup>1</sup> 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 <sup>1</sup>			
	total	licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
<b>2009</b>				
31.12	226 (18)	114 (10)	111 (8)	189 (18)
<b>2010</b>				
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)
<b>2011</b>				
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)
<b>2012</b>				
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)
<b>2013</b>				
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)
<b>2014</b>				
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)
<b>2015</b>				
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)
<b>2016</b>				
31.03	195 (30)	106 (15)	87 (15)	167 (28)
30.06	189 (28)	102 (14)	85 (14)	160 (26)

<sup>1</sup> 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, %
<b>2014</b>										
31.12	10	1.2	13	1.6	38	4.6	30	3.6	112	13.4
<b>2015</b>										
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
<b>2016</b>										
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

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, %	
<b>2014</b>											
31.12	212	25.4	118	14.1	111	13.3	163	19.5	27	3.2	834
<b>2015</b>											
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
<b>2016</b>											
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

Table 4.1.4

## Credit Institutions Grouped by the Share of Nonresidents Equity

	Nonresidents equity <sup>1</sup>										
	up to 1%		up 1 to 20%		up 20 to 50%		up 50 to 100%		100%		
	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	
<b>2012</b>											
31.12	49	20.1	49	20.1	29	11.9	44 (19)	18.0	73 (9)	29.9	244
<b>2013</b>											
31.03	49	19.9	48	19.5	30	12.2	45 (19)	18.3	74 (9)	30.1	246
30.06 <sup>2</sup>	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
<b>2014</b>											
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
<b>2015</b>											
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
<b>2016</b>											
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

<sup>1</sup> 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.

<sup>2</sup> 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 30.06.2016							Total
	1-5	6-20	21-50	51-200	201-500	501-680		
Assets								
Assets (liabilities)	44,336,927	16,739,753	8,908,272	7,652,088	1,760,208	147,779	79,545,028	
Loans to non-financial institutions	19,350,905	6,248,691	2,806,724	2,186,205	591,861	46,544	31,230,930	
Loans to resident financial institutions (except credit institutions)	1,571,020	694,500	139,153	137,329	22,130	630	2,564,762	
Loans to individuals	6,228,310	1,458,884	1,381,566	1,289,191	200,148	14,819	10,572,918	
Unsecured consumer loans (portfolio of homogenous loans)	2,900,093	929,279	874,934	675,589	54,068	2,903	5,436,867	
Capital and financial performance								
Equity capital	4,948,213	1,794,809	821,793	991,301	336,619	55,526	8,948,261	
Capital adequacy N1.0, %	11.8	13.5	10.1	14.3	19.6	39.9	12.4	
Profit for the current year	386,675	4,899	-32,120	889	-182	-229	359,932	
Return on assets, %	1.4	0.0	-0.5	0.3	0.3	-0.1	0.6	
Return on equity, %	12.3	0.3	-5.0	2.4	1.7	-0.4	5.7	
Liabilities								
Individuals' deposits	14,006,784	3,398,597	2,622,380	2,300,150	703,590	31,216	23,062,717	
Loans received from the Bank of Russia	2,202,960	121,332	249,306	118,825	19,314	290	2,712,029	



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
<b>2014</b>						
31.12	589,141	853,240	84.9	264,098	15.1	177,032
<b>2015</b>						
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
<b>2016</b>						
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

Table 4.1.7

Distribution of the Credit Institutions by Own Funds (Capital)<sup>1</sup>

	Total		Of which credit institutions with the capital									
	number of credit institutions, units	capital, billions of rubles	less than 300 millions of rubles		300–500 millions of rubles		500 millions – 1 billions of rubles		1–3 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		
<b>2014</b>	834	7,928.4	57	4.7	270	97.2	130	89.7	181	299.2		
<b>2015</b>												
31.12	830	7,848.0	53	3.0	263	94.4	138	95.4	186	313.2		
28.02	827	7,772.2	53	4.0	259	92.6	140	96.6	185	315.8		
31.03	824	8,070.2	51	2.2	261	93.8	135	93.0	181	302.4		
30.04	815	8,021.7	49	3.5	255	92.1	131	89.2	186	308.2		
31.05	810	8,083.8	51	3.6	248	89.2	135	93.1	183	305.8		
30.06	797	8,166.4	50	3.8	241	87.1	130	89.4	179	295.4		
31.07	783	8,454.3	52	-1.4	230	83.2	132	91.2	174	285.1		
31.08	774	8,725.8	48	3.0	222	80.5	134	91.8	172	280.7		
30.09	767	8,735.4	52	3.9	214	77.5	131	89.7	170	276.4		
31.10	757	8,823.5	53	-2.1	211	76.9	124	86.0	167	270.6		
30.11	740	8,891.2	50	1.9	207	75.2	121	83.6	169	278.4		
31.12	733	9,008.6	51	-42.9	199	73.2	124	86.1	161	264.7		
<b>2016</b>												
31.01	728	9,078.8	51	0.8	199	73.4	120	83.5	162	264.5		
29.02	718	9,093.0	55	-1.5	191	70.8	120	82.9	157	258.7		
31.03	707	8,952.7	48	-2.9	194	72.0	116	80.5	152	246.6		
30.04	696	8,922.3	49	-3.6	190	70.5	110	76.3	155	252.6		
31.05	689	8,964.6	49	-4.8	184	67.9	107	73.2	155	251.3		
30.06	680	8,948.3	47	-3.6	186	68.7	102	69.9	155	252.9		
Memo: own funds (capital) adequacy ratio (N 1.0) as of 30.06.2016, %	12.4		48.4		25.9		18.6		16.5			

Table 4.1.7 (end)

	Of which credit institutions with the capital										credit institutions going through insolvency prevention measures <sup>2</sup>	
	3–5 billions of rubles		5–10 billions of rubles		10 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
<b>2014</b>												
31.12	53	203.3	45	308.8	83	6,873.3	15	52.1				
<b>2015</b>												
31.01	50	197.5	45	320.0	80	6,822.8	15	1.8				
28.02	49	196.2	41	279.9	83	6,803.1	17	-15.9				
31.03	52	200.9	45	305.4	82	7,071.0	17	1.5				
30.04	52	203.3	45	316.1	80	6,996.1	17	13.2				
31.05	50	197.6	46	324.2	80	7,057.4	17	13.0				
30.06	49	189.8	49	335.1	82	7,164.9	17	0.9				
31.07	48	187.5	49	338.8	80	7,473.0	18	-3.0				
31.08	45	178.5	49	336.3	80	7,773.3	24	-18.2				
30.09	49	194.6	46	324.3	81	7,802.6	24	-33.6				
31.10	49	193.9	46	322.2	81	7,907.4	26	-31.3				
30.11	45	183.6	44	319.8	79	7,983.8	25	-35.1				
31.12	40	153.3	47	320.3	82	8 178.2	29	-24.3				
<b>2016</b>												
31.01	38	145.5	48	324.7	81	8,179.2	29	7.2				
29.02	37	142.4	47	324.0	82	8 215.4	29	0.2				
31.03	41	154.7	43	297.7	83	8,097.7	30	6.4				
30.04	39	148.3	45	311.3	80	8,084.4	28	-17.5				
31.05	41	154.3	44	303.6	81	8,254.0	28	-135.0				
30.06	39	143.7	47	326.9	79	8 231.1	25	-141.3				
Memo: own funds (capital) adequacy ratio (N 1.0) as of 30.06.2016, %		17.8		17.2		12.9		12.4				

<sup>1</sup> 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.

<sup>2</sup> 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)

	2015	2016						
	31.12	31.01	29.02	31.03	30.04	31.05	30.06	31.07
<b>Non-bank financial institutions</b>								
<b>Subjects of insurance business</b>	478	466	459	452	438	430	425	423
Insurance companies	334	324	319	313	300	293	286	283
Mutual insurance companies	10	10	10	10	10	10	11	12
Insurance brokers	134	132	130	129	128	127	128	128
<b>Securities market professional participants<sup>1</sup></b>	875	862	844	832	820	809	799	784
Brokers	633	623	605	592	577	567	558	540
Dealers	651	639	623	607	595	585	576	560
Forex-dealers	1	1	1	1	1	3	3	3
Trust managers	541	530	513	498	485	474	463	448
Depositories	502	494	484	479	468	461	456	445
Registrars	39	39	39	38	38	38	37	37
<b>Infrastructures (subjects)</b>	14	14	14	14	14	15	15	15
Clearing houses	5	5	5	5	5	5	5	5
Trade organisers (exchanges, trade system)	9	9	9	9	9	9	9	9
Commodity pool operators	2	2	2	2	2	3	3	3
<b>Collective investment market participants</b>	517	515	512	508	503	498	487	483
Private pension funds	102	101	100	98	96	96	89	87
Joint-stock investment funds	4	4	4	4	4	3	3	3
Asset management companies	372	371	370	367	364	360	356	354
Specialized depositories	39	39	38	39	39	39	39	39
<b>Subjects of microfinance and cooperatives</b>	17,420	17,243	17,274	17,335	16,967	16,808	16,492	16,247
Microfinance organizations	3,688	3,686	3,717	3,852	3,797	3,675	3,560	3,433
Credit consumer cooperatives	3,500	3,462	3,461	3,430	3,317	3,299	3,279	3,252
Pawn shops	8,417	8,305	8,306	8,290	8,124	8,113	7,958	7,885
Housing savings cooperatives	77	76	76	75	75	75	75	74
Agricultural credit consumer cooperatives	1,738	1,714	1,714	1,688	1,654	1,646	1,620	1,603
<b>Credit rating agencies</b>	...	...	...	...	...	...	...	...
<b>Branches and representative offices of foreign credit rating agencies</b>	...	...	...	...	...	...	...	...
<b>Appointed actuaries</b>	98	99	100	103	103	103	103	103
<b>Self-regulating organisations</b>	...	11	11	18	18	18	18	18
Self-regulating organisations of actuaries	2	2	2	2	2	2	2	2
Self-regulating organisations in the financial market	...	9	9	16	16	16	16	16

<sup>1</sup> The information includes credit organisations, operating on securities market.

## 4.2. Borrowings

Table 4.2.1

## Deposits of Individuals Accepted by Credit Institutions

(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			
<b>2014</b>																	
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
<b>2015</b>																	
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	42,396	292,359	1,135,922	4,719,419	5,465,442	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	6,820,355	662,050	5,080	38,737	120,400	2,170,925	3,488,511	335,153
<b>2016</b>																	
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

Table 4.2.2

Funds of Organizations Accepted by Credit Institutions<sup>1</sup>

		Deposits and other funds raised from organizations (except credit institutions) <sup>2</sup>										
		in rubles										
		total	by maturity							total		
1	2		4	5	6	7	8	9	10		3	
		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				
<b>2014</b>												
31.12	17,007,890	60,721	2,626,081	1,505,908	737,831	1,083,474	1,048,466	1,409,290				
<b>2015</b>												
31.01	18,564,503	61,837	1,922,660	2,078,359	858,458	1,111,377	988,149	1,407,018				
28.02	17,134,647	51,674	1,587,870	1,891,561	987,674	1,095,356	964,171	1,423,270				
31.03	16,090,612	50,837	1,529,745	1,779,315	1,052,951	822,235	943,168	1,450,115				
30.04	15,404,455	50,747	1,661,839	1,610,169	1,289,626	924,162	921,461	1,533,127				
31.05	15,429,313	40,982	1,711,309	1,459,008	1,305,523	988,472	920,713	1,567,279				
30.06	15,793,006	39,323	1,638,148	1,221,754	1,340,401	1,082,711	908,802	1,612,933				
31.07	16,614,695	46,111	1,774,556	1,429,388	1,403,496	1,084,574	853,726	1,634,877				
31.08	17,874,088	76,521	1,727,014	1,612,716	1,344,974	1,048,294	831,299	1,740,141				
30.09	18,260,494	76,699	2,290,005	1,583,963	1,235,875	1,030,612	806,203	1,853,618				
31.10	18,374,585	83,714	2,461,346	1,880,971	1,253,448	974,802	796,967	1,750,077				
30.11	18,517,065	85,943	3,059,121	1,241,598	1,199,942	974,362	788,448	1,774,506				
31.12	19,018,218	100,178	2,548,948	1,333,406	953,242	970,655	802,783	1,812,981				
<b>2016</b>												
31.01	18,991,141	90,907	2,419,474	1,514,140	1,065,757	947,004	754,630	1,793,122				
29.02	18,426,811	54,656	1,954,438	1,731,493	1,165,142	960,778	741,538	1,772,441				
31.03	17,137,854	65,969	2,081,907	1,462,775	1,213,522	810,922	769,195	1,729,833				
30.04	17,571,238	66,033	2,082,085	1,933,266	1,415,471	896,237	799,720	1,722,335				
31.05	17,635,408	75,974	1,960,268	1,883,392	1,434,333	957,029	832,324	1,720,806				
30.06	17,221,774	71,271	2,027,963	1,751,576	1,463,999	942,700	830,891	1,729,734				







Table 4.2.4

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

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity										Weighted average interest rates on deposits of nonfinancial organizations by maturity								
	in US dollars										in euros								
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	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)	up to 181 days to 1 year	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year	
<b>2016</b>																			
January	0.56	0.61	1.00	0.45	1.10	1.81	1.58	1.64	2.53	1.66	2.52	0.31	0.93	1.75	2.77	0.44	3.49	6.45	3.52
February	0.49	0.48	0.48	0.49	1.25	1.82	1.62	1.68	2.34	2.18	2.33	0.33	0.89	1.76	2.36	0.48	3.46	–	3.46
March	0.58	0.57	0.57	0.44	0.94	1.76	1.59	1.63	2.29	1.82	2.28	0.33	0.89	1.46	2.40	0.47	3.49	4.75	4.11
April	0.58	0.57	0.49	0.44	0.94	1.64	1.30	1.39	2.34	2.48	2.35	0.31	0.86	1.38	2.23	0.39	2.70	3.72	3.31
May	0.21	0.24	0.41	0.45	0.8	1.51	1.19	1.28	2.27	2.02	2.26	0.28	0.59	1.42	2.37	0.36	2.40	3.77	3.37
June	0.45	0.45	0.40	0.37	0.77	1.38	0.97	1.09	2.09	2.02	2.09	0.25	0.68	1.06	1.63	0.28	2.37	3.62	3.40
<b>2016</b>																			
January	0.24	0.28	0.82	0.25	0.67	1.07	0.95	0.99	1.66	0.83	1.64	0.04	0.22	1.86	1.44	0.32	1.42	2.50	1.44
February	0.38	0.37	0.30	0.29	0.61	1.04	0.94	0.96	1.50	0.62	1.47	0.12	0.30	0.64	1.56	0.20	3.46	–	3.46
March	0.24	0.24	0.29	0.25	0.61	1.00	0.90	0.93	1.48	1.11	1.47	0.19	0.41	1.63	3.51	0.55	4.06	–	4.06
April	0.31	0.31	0.31	0.53	0.56	0.97	0.80	0.86	1.92	1.33	1.90	0.10	0.95	0.44	1.78	0.25	2.98	–	2.98
May	0.27	0.29	0.37	0.58	0.59	0.66	0.60	0.64	1.22	0.98	1.21	0.18	2.29	0.44	0.99	0.27	3.67	–	3.67
June	0.07	0.12	0.47	0.52	0.62	0.67	0.41	0.64	1.04	1.38	1.05	0.20	2.66	0.20	2.38	0.54	2.72	–	2.72



Table 4.2.5 (end)  
(millions of rubles)

	Bonds											Derivatives (at fair value)	
	total	of which by maturity						over 3 years	22	23			
		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years							
1	16	17	18	19	20	21	22	23					
<b>2014</b>													
31.12	1,357,528	0	0	0	12,021	541,604	802,848	1,953,347					
<b>2015</b>													
31.01	1,359,227	0	0	0	11,721	531,328	806,178	2,639,706					
28.02	1,334,738	0	0	0	8,452	496,462	829,393	1,665,925					
31.03	1,322,695	0	0	0	8,491	464,540	849,664	1,333,033					
30.04	1,314,461	0	0	1,196	8,553	442,842	861,870	911,078					
31.05	1,303,598	0	0	1,242	8,816	445,186	848,171	836,564					
30.06	1,330,578	0	2	1,272	9,042	433,847	886,415	871,934					
31.07	1,354,830	0	39	1,272	9,124	431,930	912,464	954,850					
31.08	1,309,883	13	90	1,285	7,178	393,801	907,349	1,140,039					
30.09	1,278,464	0	0	1,290	6,620	327,971	940,572	937,504					
31.10	1,284,937	0	0	348	5,930	294,992	977,032	798,831					
30.11	1,288,945	0	42	391	4,930	288,216	995,182	800,788					
31.12	1,266,477	0	234	391	1,930	285,116	978,804	880,651					
<b>2016</b>													
31.01	1,206,480	0	184	157	1,521	243,698	950,322	952,793					
29.02	1,149,796	0	0	30	1,134	186,572	951,676	865,947					
31.03	1,139,659	0	0	30	943	148,661	990,025	682,769					
30.04	1,161,207	0	0	0	17	115,363	1,045,827	636,090					
31.05	1,188,947	0	0	0	17	115,157	1,073,593	581,797					
30.06	1,175,833	0	0	10	81	115,012	1,060,730	571,802					

Table 4.2.6

Funds Raised Through Banking Bills from Legal Entities and Individuals<sup>1</sup>

(millions of rubles)

	Ruble-denominated bills, by maturity period										Foreign currency-denominated bills, by maturity period												
	total					of which					total					of which							
	at sight	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	at sight	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	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		
<b>2014</b>																							
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							
<b>2015</b>																							
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							
<b>2016</b>																							
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							

<sup>1</sup> Including bank acceptances.

## 4.3. Lending

Table 4.3.1

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

(millions of rubles)

1	Loans, Deposits and Other Funds in rubles											credit institutions	
	2	3	4	of which							10		
				total	individuals	total	organizations (except general and local governments and extrabudgetary funds)						
							up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year			1 year to 3 years
5	6	7	8	9									
<b>2014</b>												11	
31.12	34,888,476	11,028,783	20,849,792	696,167	472,194	944,587	3,333,470	5,419,011	8,886,409	3,009,901			
<b>2015</b>													
31.01	33,972,779	10,892,911	20,703,347	641,225	421,379	936,902	3,317,897	5,329,403	8,873,807	2,376,522			
28.02	33,572,876	10,770,087	20,518,113	639,030	402,689	892,905	3,294,972	5,220,759	8,824,779	2,284,676			
31.03	33,414,781	10,645,944	20,484,858	701,905	401,878	851,153	3,215,564	5,197,862	8,811,147	2,283,979			
30.04	33,500,267	10,570,613	20,532,717	697,815	361,624	811,507	3,097,899	5,253,370	8,900,720	2,396,937			
31.05	33,565,421	10,522,802	20,468,014	631,805	410,703	788,877	3,058,889	5,199,557	8,915,453	2,574,606			
30.06	33,720,009	10,470,012	20,527,094	719,484	368,233	762,661	3,045,072	5,157,129	8,966,501	2,722,903			
31.07	34,010,444	10,472,120	20,771,591	608,226	447,645	860,706	3,051,989	5,108,686	9,108,972	2,766,732			
31.08	34,075,712	10,471,071	20,940,925	627,374	402,288	967,604	3,089,396	5,104,183	9,165,998	2,663,716			
30.09	34,766,332	10,469,645	21,108,221	671,982	349,137	1,010,336	3,076,383	5,157,449	9,282,512	3,188,466			
31.10	34,904,165	10,444,006	21,322,578	644,166	355,937	1,062,115	3,116,785	5,058,814	9,526,394	3,137,581			
30.11	34,844,819	10,404,324	21,423,025	703,803	383,673	990,038	3,120,860	5,038,399	9,530,729	3,017,471			
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			
<b>2016</b>													
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			

**Table 4.3.1 (end)**  
(millions of rubles)

1	Loans, Deposits and Other Funds in foreign currency													
	total	of which												
		individuals	total	organizations (except general and local governments and extrabudgetary funds)										credit institutions
				up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years					
12	13	14	15	16	17	18	19	20	21					
<b>2014</b>														
31.12	14,180,978	300,766	9,992,617	689,997	125,968	204,262	643,029	1,954,804	6,206,291	3,885,090				
<b>2015</b>														
31.01	17,480,028	360,690	12,201,739	795,915	110,991	231,887	949,782	2,306,582	7,541,707	4,914,268				
28.02	15,712,867	316,234	11,233,977	750,857	113,961	171,325	1,242,017	2,048,003	6,697,770	4,159,778				
31.03	14,990,708	294,859	10,787,110	773,718	118,600	181,227	1,286,846	1,903,870	6,323,163	3,906,039				
30.04	13,577,286	252,735	9,625,036	623,859	92,574	160,522	1,362,623	1,628,889	5,554,047	3,697,016				
31.05	13,991,098	251,105	9,945,595	614,290	93,940	140,258	1,452,723	1,630,305	5,785,685	3,791,960				
30.06	14,702,376	256,801	10,442,141	648,505	65,701	155,481	1,524,411	1,735,617	6,067,030	4,000,656				
31.07	15,653,965	266,140	11,121,678	662,121	79,024	188,695	1,614,466	1,853,403	6,464,670	4,263,560				
31.08	17,614,606	295,452	12,528,777	684,813	88,740	533,759	1,479,607	2,046,843	7,390,913	4,787,286				
30.09	17,592,274	287,749	12,147,816	388,971	48,806	504,122	1,497,389	1,950,778	7,454,545	5,153,858				
31.10	17,153,482	269,429	11,811,124	370,563	92,427	499,761	1,467,963	1,837,557	7,193,643	5,072,726				
30.11	17,848,807	268,628	12,432,617	376,851	218,144	516,379	1,662,119	1,861,177	7,395,217	5,147,369				
31.12	19,086,540	288,503	13,706,311	436,393	352,607	538,235	1,530,592	2,276,124	8,127,093	5,083,032				
<b>2016</b>														
31.01	19,501,588	283,394	14,371,241	762,703	230,269	225,342	1,461,035	2,380,205	8,671,142	4,837,607				
29.02	19,487,217	267,846	14,118,230	1,327,008	140,788	595,630	829,117	2,357,509	8,404,887	5,090,813				
31.03	17,638,433	234,978	12,585,530	1,166,701	124,076	154,700	744,124	2,094,894	7,896,237	4,808,088				
30.04	16,813,435	215,632	11,895,852	1,207,702	77,817	181,420	623,889	1,975,790	7,464,812	4,692,228				
31.05	17,137,428	215,678	12,350,227	1,217,803	94,396	156,863	634,581	1,969,104	7,913,026	4,561,960				
30.06	16,409,000	207,365	11,989,992	1,234,444	88,680	143,494	541,205	1,848,407	7,784,971	4,201,119				

Table 4.3.2

## Weighted Average Interest Rates on Loans to Individuals in Rubles

	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		
<b>2015</b>																		
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		
<b>2016</b>																		
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		

(% p.a.)

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			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 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	
<b>2015</b>																
January	12.02	11.65	12.07	11.78	11.90	11.70	10.97	-	-	-	-	-	10.21	15.31	12.85	
February	15.15	12.09	11.45	12.58	12.10	11.75	10.65	-	-	-	-	-	9.00	11.60	11.48	
March	15.32	14.71	13.11	13.62	13.61	11.22	10.80	-	-	9.00	9.00	12.57	13.00	12.57	12.70	
April	11.68	12.01	14.09	11.89	12.22	11.83	11.32	-	-	-	-	-	11.00	12.44	12.02	
May	11.76	11.67	14.79	12.55	12.24	11.62	10.36	-	-	-	-	-	-	14.68	14.68	
June	12.59	11.92	11.18	12.87	12.36	12.03	10.15	-	-	-	-	-	-	13.82	13.82	
July	15.64	12.91	12.27	13.01	12.93	11.62	11.44	-	-	-	-	-	-	14.99	14.99	
August	12.14	12.73	13.56	11.31	11.95	12.47	11.72	-	-	-	-	-	-	13.32	13.32	
September	12.21	12.51	14.65	13.01	12.97	11.92	11.12	-	-	-	-	-	-	-	-	
October	14.10	12.07	12.45	10.79	11.61	12.38	11.91	-	-	-	-	-	9.00	9.19	9.17	
November	14.28	11.99	11.88	11.76	12.24	11.34	11.16	-	-	-	-	-	-	-	-	
December	10.62	12.48	18.38	12.37	13.24	10.61	11.20	-	-	-	-	-	-	-	-	
<b>2016</b>																
January	10.04	12.85	12.24	11.34	11.47	12.42	11.73	-	-	-	-	-	-	-	-	
February	10.37	12.36	10.00	11.09	11.25	9.04	7.71	-	-	-	-	-	-	-	-	
March	12.42	16.18	11.63	11.69	12.24	9.80	9.96	-	-	-	-	-	-	-	-	
April	12.10	14.34	14.55	12.14	12.94	9.03	9.06	-	-	-	-	-	-	-	-	
May	10.48	10.48	12.11	11.17	11.00	8.81	8.95	-	-	-	-	-	-	-	-	
June	12.54	-	13.44	10.07	11.75	10.00	9.88	-	-	-	-	-	-	-	-	

(% p.a.)





Table 4.3.5

## Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles

	Total														of which to small, medium-sized businesses				
	up to 30 days (including call loans)					91 to 180 days					181 days to 1 year				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			
<b>2015</b>																			
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			
<b>2016</b>																			
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			

(% p.a.)

Table 4.3.6

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

	of which small and medium-sized businesses															
	Total															
	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
<b>2015</b>																
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
<b>2016</b>																
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

(% p.a.)

Table 4.3.7

## Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros

(% p.a.)

	Total										of which small and medium-sized businesses						
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	
<b>2015</b>																	
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	
<b>2016</b>																	
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	

Table 4.3.8

## Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	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	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	
<b>2014</b>												
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
<b>2015</b>												
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
<b>2016</b>												
31.01	281,970	16,745	11,250	5	4,180,842	452,066	548,323	6,234	643,859	72,258	32,527	659
29.02	657,020	38,813	19,356	294	4,178,329	441,302	542,544	6,431	662,432	74,376	35,563	644
31.03	1,100,402	67,034	32,400	347	4,179,307	436,015	473,542	6,188	660,361	73,777	35,714	639
30.04	1,518,812	92,561	45,975	347	4,185,940	430,738	448,187	5,823	672,068	75,617	35,864	636
31.05	1,887,312	116,361	53,937	588	4,177,945	423,637	449,602	5,647	681,980	77,027	38,248	815
30.06	2,344,124	143,214	101,613	578	4,202,406	416,855	435,309	5,708	671,738	73,660	33,430	781
31.07	2,751,229	167,240	110,397	662	4,145,829	409,825	428,616	5,661	667,484	74,813	33,369	638

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			
<b>2014</b>											
31.12	1,058,641	1,808,551	3,517,094	32,131	178.1	178.0	12.47	13.16			
<b>2015</b>											
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			
<b>2016</b>											
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	394,648	668,958	4,140,840	50,697	181.7	181.7	12.73	12.98			
31.07	460,479	780,386	4,181,473	51,615	181.6	181.5	12.75	12.84			

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			
<b>2014</b>							
31.12	807	12,767	140,809	17,623	128.1	9.32	
<b>2015</b>							
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	
<b>2016</b>							
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	

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, %			
		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
<b>2014</b>													72,229
31.12	1,012,064	1,753,294	3,391,888	28,954	179.5	177.9	12.45	13.17					
<b>2015</b>													
31.01	43,016	70,259	3,394,376	29,638	176.5	176.5	14.16	14.16					67,310
28.02	92,052	149,640	3,421,314	30,176	175.5	174.6	14.45	14.71					69,952
31.03	135,162	217,176	3,424,346	31,342	174.0	170.7	14.53	14.70					66,746
30.04	184,431	297,857	3,448,873	32,418	173.1	170.5	14.40	14.05					70,156
31.05	228,196	371,332	3,474,034	33,286	172.7	171.5	14.22	13.46					51,783
30.06	280,440	458,999	3,493,319	34,104	173.3	175.4	14.04	13.29					50,430
31.07	338,512	555,335	3,527,048	34,867	173.3	173.7	13.93	13.44					68,655
31.08	396,147	650,852	3,569,433	36,185	173.8	176.3	13.78	12.88					69,858
30.09	461,182	759,239	3,615,354	36,918	174.3	177.8	13.68	13.12					70,121
31.10	526,707	870,312	3,666,185	37,647	174.7	177.2	13.58	12.89					70,646
30.11	594,192	982,732	3,716,496	38,995	175.4	180.7	13.43	12.29					71,078
31.12	699,419	1,157,760	3,851,153	39,524	176.4	181.9	13.35	12.92					81,467
<b>2016</b>													
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	389,781	663,878	4,087,448	45,489	182.7	182.8	12.72	12.99					84,716
31.07	454,856	774,561	4,129,048	46,088	182.6	182.4	12.74	12.82					87,337



Table 4.3.10 (end)

		In foreign currency						weighted average interest rate on loans granted since the beginning of the year, %	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			
		total	of which overdue loans						
<b>2014</b>									
31.12	750	10,832	136,491	17,143	146.3	9.25	33,803		
<b>2015</b>									
31.01	9	266	164,955	20,965	71.8	10.42	39,473		
28.02	14	456	143,777	18,965	53.6	11.27	34,560		
31.03	24	958	135,328	18,804	41.9	11.80	33,581		
30.04	28	1,163	114,541	16,823	38.2	11.57	28,987		
31.05	41	1,472	112,941	17,652	40.4	10.74	26,751		
30.06	54	1,698	115,725	18,892	50.4	10.16	27,547		
31.07	66	2,189	119,395	20,228	52.4	10.08	32,301		
31.08	72	2,618	132,488	23,385	53.6	10.04	35,755		
30.09	78	2,789	129,180	23,753	54.2	10.01	30,740		
31.10	85	2,953	122,154	22,838	51.9	9.86	32,962		
30.11	86	3,030	122,204	23,721	52.2	9.84	33,266		
31.12	91	3,903	131,084	26,685	46.8	9.82	35,474		
<b>2016</b>									
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		

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		
<b>2016</b>										
31.01	12,580	23,087	660,792	1,257	181.2	181.2	11.29	11.29	11.29	11.29
29.02	45,422	84,796	683,063	1,421	183.5	184.3	11.21	11.21	11.18	11.18
31.03	65,126	120,500	691,950	1,449	184.5	187.0	11.32	11.32	11.57	11.57
30.04	85,324	157,529	699,660	1,556	186.2	191.9	11.46	11.46	11.90	11.90
31.05	102,285	189,788	707,643	1,696	188.2	197.7	11.58	11.58	12.13	12.13
30.06	124,359	229,255	714,781	1,689	188.5	190.0	11.65	11.65	12.01	12.01
31.07	145,655	269,006	703,686	1,777	188.7	189.8	11.68	11.68	11.84	11.84

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			
<b>2016</b>							
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	

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

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

	Credit institutions grouped by assets (in descending order) as of 31.07.2016								total
	1–5	6–20	21–50	51–200	201–500	501–669	total		
Number of credit institutions granted mortgage loans, units	5	13	26	106	183	168	501	501	
Number of mortgage loans granted to individuals-residents, units, of which loans granted:									
in rubles	348,831	40,285	27,806	23,954	12,718	1,288	454,882	454,882	
in foreign currency	348,831	40,283	27,805	23,947	12,709	1,281	454,856	454,856	
in foreign currency	0	2	1	7	9	7	26	26	
Volume of mortgage loans granted to individuals, – total, millions rubles	570,266	79,021	56,521	52,383	14,584	2,523	775,299	775,299	
in rubles	570,266	79,007	56,422	52,092	14,398	2,375	774,561	774,561	
in foreign currency	0	14	99	291	186	148	738	738	
Debt on mortgage loans, granted by credit institutions, – total, millions rubles	3,232,838	372,084	297,825	268,572	43,532	9,357	4,224,208	4,224,208	
in rubles	3,203,830	349,342	281,009	246,651	39,205	9,012	4,129,048	4,129,048	
in foreign currency	29,008	22,742	16,816	21,921	4,327	345	95,160	95,160	
of which: overdue, – total	44,051	10,935	10,245	6,293	1,994	113	73,630	73,630	
in rubles	31,175	4,202	5,758	3,645	1,197	112	46,088	46,088	
in foreign currency	12,876	6,733	4,487	2,648	797	1	27,542	27,542	
Weighted average maturity, months, of which on loans granted:									
in rubles	182.2	185.8	206.0	183.0	99.1	116.0	182.6	182.6	
in foreign currency	0.0	209.3	116.1	15.5	23.5	35.2	38.5	38.5	
Weighted average interest rate, %, of which on loans granted:									
in rubles	12.70	12.60	12.20	12.80	15.90	13.40	12.74	12.74	
in foreign currency	0.00	9.00	5.80	8.50	10.30	11.50	8.30	8.30	
Receivables on housing mortgage loans acquired by credit institutions, – total, million rubles	26,414	10,895	26,376	42,650	7,396	303	114,033	114,033	
in rubles	19,519	7,324	20,866	32,304	7,030	295	87,337	87,337	
in foreign currency	6,895	3,571	5,510	10,346	366	8	26,696	26,696	

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			
<b>2014</b>												
31.12	7,651,441	1,268,375	–	108,870	456,429	1,301,048	666,449	4,261,831	5,197	–416,759		
<b>2015</b>												
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		
<b>2016</b>												
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		

Table 4.3.13 (end)  
(millions of rubles)

	Investment in equities										Equity in subsidiaries and associated companies			Other equity interest	Derivatives (at fair value)				
	total	of which					revaluation of equities	total	of which		18	19	20			21			
		investment in equities at balance-sheet value (regardless revaluation)							17	16							15	14	13
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition	total													
1	12	13	14	15	16	17	18	19	20	21									
<b>2014</b>																			
31.12	488,713	4,113	84,504	197,775	124,840	-16,405	1,365,934	503,437	427,589	2,298,646									
<b>2015</b>																			
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									
<b>2016</b>																			
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									

Table 4.3.14

## Discounted Bills

(millions of rubles)

	Discounted bills denominated in rubles					Discounted bills denominated in foreign currency					
	total	of which				total	of which				
		bills issued and guaranteed by federal government	bills issued and guaranteed by constituent entities and local authorities	credit institutions' bills	nonresidents' bills		other bills	bills issued and guaranteed by federal government	credit institutions' bills	nonresidents' bills	other bills
<b>2014</b>											
31.12	188,737	0	0	129,280	11	59,446	29,214	0	25,582	3,542	90
<b>2015</b>											
31.01	162,451	0	0	105,259	11	57,181	34,565	0	30,226	4,339	0
28.02	163,033	0	0	103,348	0	59,685	20,583	0	16,789	3,794	0
31.03	146,493	0	0	86,114	0	60,379	21,777	0	20,484	1,293	0
30.04	136,964	0	0	77,749	0	59,215	24,304	0	23,191	1,113	0
31.05	134,677	0	0	71,940	0	62,738	25,588	0	25,571	17	0
30.06	128,492	0	0	65,364	0	63,128	44,160	0	44,160	0	0
31.07	137,343	0	0	80,272	0	57,071	55,800	0	55,800	0	0
31.08	119,244	0	0	60,483	0	58,761	60,312	0	60,312	0	0
30.09	119,962	0	0	60,517	0	59,445	58,167	0	58,167	0	0
31.10	117,303	0	0	55,448	0	61,855	63,518	0	63,518	0	0
30.11	117,357	0	0	49,096	2,330	65,931	67,334	0	67,334	0	0
31.12	130,257	0	236	52,998	2,330	74,693	73,721	0	73,721	0	0
<b>2016</b>											
31.01	116,507	0	438	50,885	2,330	62,854	76,511	0	76,511	0	0
29.02	109,731	0	441	50,611	2,330	56,349	69,938	0	69,938	0	0
31.03	110,983	0	203	50,619	2,330	57,832	61,630	0	61,630	0	0
30.04	104,758	0	320	50,352	2,330	51,756	55,738	0	55,738	0	0
31.05	101,821	0	322	46,984	2,330	52,185	89,906	0	89,906	0	0
30.06	102,889	0	324	39,722	2,330	60,513	66,490	0	66,490	0	0

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					
	of which those with terms			total	of which those with terms			total	of which those with terms			total	of which those with terms			total	of which those with terms			total	of which those with terms			total
	2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17								
<b>2014</b>																								
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								
<b>2015</b>																								
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								
<b>2016</b>																								
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								



Table 4.4 (cont.)  
(millions of rubles)

	Liabilities on delivery of ruble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals				Liabilities on delivery of securities							
	of which those with terms				of which those with terms				of which those with terms				of which those with terms							
	total	2 to 30 days	19	20	21	total	2 to 30 days	23	24	25	total	2 to 30 days	27	28	29	total	2 to 30 days	31	32	33
<b>2014</b>																				
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				
<b>2015</b>																				
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				
<b>2016</b>																				
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				

**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
<b>2014</b>																
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
<b>2015</b>																
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
<b>2016</b>																
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

## 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) <sup>1</sup> , 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								
<b>2011</b>								
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
<b>2013</b>								
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
<b>2014</b>								
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
<b>2015</b>								
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
<b>2016</b>								
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

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		
<b>2013</b>								
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		
<b>2014</b>								
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		
<b>2015</b>								
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		
<b>2016</b>								
Q1, 2016	29,372,395	188,341	1,144.70	5,716,437	1,568,034	16,960.14		

<sup>1</sup> 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
<b>Total assets</b>	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 <sup>1</sup>		
	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

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

Table 4.5.6

## Payout of Private Pension Funds' Accruals

(millions of rubles)

	Funds designated to finance payouts from pension savings			Payouts from pension savings made by private pension funds		
	total	of which		total	of which	
		payouts of the funded part of work pensions (funded part of work pensions and lump-sum payments)	payouts to legal successors of insured persons		payouts of the funded part of work pensions (funded part of work pensions and lump-sum payments)	payouts to legal successors of insured persons
2011	5,723.12	0.003	172.33	443.95	0.03	353.12
2012	15,663.17	5,388.350	388.94	3,083.09	1,734.92	660.33
2013	43,285.01	3,099.810	704.06	5,244.75	4,203.21	1,221.85
2014	17,650.55	3,790.912	1,397.35	5,605.90	3,973.47	1,622.45
2015	131,746.23	4,909.060	1,599.60	9,726.49	5,983.27	1,823.63

Table 4.5.7

(millions of rubles)

1	Pension accruals received by the Pension Fund of the Russian Federation				Pension accruals received by the other pension funds			
	2	of which		5	6	of which		9
		total	maternity capital (a portion of maternity (family) capital), including investment returns			3	4	
2011	234,113.09	19.69	2,957.34	1,381.65	7,092.87	0.72	918.02	20.42
2012	244,178.58	61.53	4,628.97	2,114.88	19,312.71	3.03	3,367.84	46.49
2013	371,039.03	65.70	10,266.88	3,424.73	44,273.10	11.39	785.79	197.84
2014	1,302.66	1.90	1,092.95	562.61	665.02	0.54	11.17	2.74
2015	526,634.29	116.43	16,462.32	7,842.86	145,169.53	15.24	1,682.18	522.41



**Table 4.5.7 (end)**  
(millions of rubles)

	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	of which			total	of which			
		maternity capital (a portion of maternity (family) capital), including investment returns	total	funds of instalments co-financing of pension savings including contributions towards disbursement from the National Welfare Fund		maternity capital (a portion of maternity (family) capital), including investment returns	total	funds of instalments co-financing of pension savings including contributions towards disbursement from the National Welfare Fund		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
1	10	11	12	13	14	15	16	17	18	19	20	21	22
2011	908.46	–	30.00	4.45	6,223.44	0.01	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	4.17	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	10.46	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	0.54	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	14.03	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) <sup>1</sup>				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			closed
		opened	interval	closed		opened	interval	closed	
1	2	3	4	5	6	7	8	9	
<b>2011</b>									
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	
<b>2012</b>									
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	
<b>2013</b>									
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	
<b>2014</b>									
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	
<b>2015</b>									
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	
<b>2016</b>									
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	

<sup>1</sup> 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
<b>2011</b>								
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
<b>2012</b>								
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
<b>2013</b>								
Q4	245,317.0	68,204.6	260.6	176,851.7	89,014.5	49,462.3	1,028.8	38,523.3
<b>2014</b>								
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
<b>2015</b>								
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
<b>2016</b>								
Q1	79,829.1	12,754.1	118.7	66,956.3	48,183.8	11,392.6	3,175.3	33,615.9

Table 4.5.9

**Insurers' Premiums and Payoffs by Types of Insurance***(millions of rubles)*

	2016 Q1	
	insurance premiums	payoffs
	1	2
<b>Voluntary and mandatory insurance (excluding compulsory health insurance) - total</b>	300,340.4	117,064.7
<b>I. Voluntary Insurance</b>		
Life insurance - total	41,423.7	6,654.8
of which:		
life insurance (excluding pension insurance) - total	41,093.4	6,349.6
of which:		
borrower's life insurance	6,374.9	892.7
pension insurance	330.3	305.2
Nonlife insurance - total	197,534.1	71,038.1
of which:		
personal insurance (excluding life insurance) - total	84,790.0	25,578.7
of which:		
accident and sickness insurance	22,990.7	3,287.5
of which:		
insurance of patients participating in clinical trials of medicines	7.4	0.3
insurance of tax officials	24.0	–
health insurance	61,799.3	22,291.2
general property insurance - total	112,744.0	45,459.4
of which:		
insurance of property	93,851.1	37,737.9
of which:		
insurance of land vehicles (excluding railway vehicles)	39,904.2	25,948.3
insurance of railway vehicles	300.8	130.8
insurance of aircraft	2,262.6	1,312.8
insurance of watercraft	2,214.4	1,304.5
insurance of cargo	5,024.3	622.6
agricultural insurance - total	1,287.3	274.5
of which:		
government insurance	1,033.3	117.5
insurance of other assets of legal entities	32,937.4	6,186.2
insurance of other assets of individuals	9,920.2	1,958.3
public/third party liability insurance - total	12,213.9	1,902.9
of which:		
carriers - total	1,171.4	199.8
of which:		
owners of land vehicles (excluding railway vehicles)	133.7	51.3
owners of railway vehicles	0.0	52.3
owners of aircraft	748.2	75.8
owners of watercraft	289.4	20.5

**Table 4.5.9 (end)**  
(millions of rubles)

	1	2
other owners (excluding carriers) - total	2,258.2	1,341.9
of which:		
owners of land vehicles (excluding railway vehicles)	1,396.8	978.9
owners of railway vehicles	–	–
owners of aircraft	107.7	217.5
owners of watercraft	753.7	145.6
operators of hazardous facilities	395.8	12.0
product liability	876.0	20.2
third party liability	4,076.6	279.1
failure to perform or improper performance of contractual obligations	3,435.9	49.8
business risk insurance	2,573.3	5,529.3
financial risk insurance	4,105.6	289.4
<b>II. Mandatory insurance</b>		
Mandatory personal insurance - total	9,401.5	3,550.8
of which:		
government life and health insurance of servicemen and similar categories	9,401.5	3,550.8
other types of mandatory personal insurance according to federal laws	–	–
Mandatory general property insurance - total	51,981.2	35,821.1
of which:		
insurance of owners of vehicles	49,703.8	35,572.1
insurance of public liability of hazardous facility owners	1,687.1	52.4
insurance of carrier's public liabilities to passengers' life, health and property	590.3	196.6
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 <sup>1</sup>				by credit institutions <sup>2</sup>				by non-bank settlement credit institutions				by credit institutions through correspondent accounts opened with other credit institutions <sup>3</sup>				between various divisions of one credit institution <sup>3</sup>				within one division of a credit institution <sup>3</sup>			
	thousands of rubles	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	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	4,381,678.0	1,438,024.3	1,370,560.0	1,205,179.7	3,011,118.0	232,844.6	9,174.9	2,821.6	97,999.0	12,663.0	520,735.9	102,070.2	2,383,208.2	115,289.8	4,433,672.0	1,611,363.2	1,398,541.5	1,356,543.2	3,035,130.5	254,820.0	3,844.0	3,543.6	87,293.3	14,783.2	535,763.5	113,903.8	2,408,229.7	122,589.4
<b>2014</b>																												
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	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
Q2	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	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
<b>2015</b>																												
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	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
Q2	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	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
<b>2016</b>																												
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	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
Q2																												

<sup>1</sup> 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.

<sup>2</sup> 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.

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

Table 5.2

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

	The Bank of Russia payment system <sup>1</sup>				Credit institutions payment systems <sup>2</sup>				
	total		of which		total		of which		
	number of payments, thousands of units	value of payments, billions of rubles	electronic 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	electronic payments 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	12,417.2	3,011,118.0	232,844.6	2,580,756.8	430,361.2	13,533.7
2015	1,398,541.5	1,356,543.2	1,397,882.1	35,958.7	3,035,130.5	254,820.0	2,665,792.8	369,337.7	12,902.0
<b>2014</b>									
Q1	293,153.1	270,735.9	292,973.9	2,678.4	681,320.2	51,797.1	574,642.0	106,678.2	2,948.4
Q2	333,719.7	272,202.4	333,534.0	2,377.7	738,739.1	53,748.6	628,835.6	109,903.5	3,129.8
Q3	352,657.0	304,094.9	352,461.5	2,688.4	772,534.9	57,023.3	664,903.8	107,631.1	3,237.9
Q4	391,030.2	358,146.5	390,815.2	4,672.7	818,523.8	70,275.6	712,375.4	106,148.4	4,217.6
<b>2015</b>									
Q1	298,740.8	301,945.9	298,626.5	3,647.3	740,406.9	57,847.7	648,847.8	91,559.1	3,010.8
Q2	345,160.5	305,338.5	344,988.5	6,724.4	749,703.0	61,420.7	656,565.2	93,137.8	3,262.0
Q3	360,755.4	355,375.0	360,579.9	12,871.5	761,207.9	62,777.0	670,915.6	90,292.3	3,257.9
Q4	393,884.8	393,883.8	393,687.2	12,715.5	783,812.7	72,774.6	689,464.2	94,348.5	3,371.3
<b>2016</b>									
Q1	311,802.3	320,710.2	311,692.1	783.9	716,163.8	61,023.4	630,657.9	85,505.9	2,964.9
Q2	353,817.9	309,233.2	353,681.7	551.9	775,591.8	63,648.6	692,789.0	82,802.8	2,778.3

<sup>1</sup> 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.

<sup>2</sup> 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
<b>2013</b>						
31.12	2,691	2,653	380	192	3,424	1,160
<b>2014</b>						
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
<b>2015</b>						
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
<b>2016</b>						
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	intraregional electronic settlements	interregional electronic settlements	BESP system		intraregional electronic settlements	interregional electronic settlements	BESP system	
4	5	6	7	8	9	10	11	12	13	
<b>2013</b>										
31.12	439	85	85	85	84	931	931	931	8	920
<b>2014</b>										
31.03	439	85	85	85	84	907	907	907	907	895
30.06	441	86	86	86	86	890	890	890	890	884
30.09	440	86	86	86	86	867	867	867	867	861
31.12	365	86	86	86	86	843	843	843	843	835
<b>2015</b>										
31.03	362	86	86	86	86	834	834	834	834	823
30.06	361	82	82	82	82	803	803	803	803	797
30.09	360	82	82	82	82	771	771	771	771	766
31.12	271	82	82	82	83	738	738	738	738	732
<b>2016</b>										
31.03	271	82	82	82	83	712	712	712	712	708
30.06	272	82	82	82	83	684	684	684	684	682

Table 5.4 (end)  
(units)

	Branches of credit institutions <sup>1</sup>	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	
<b>2013</b>								
31.12	1,760	1,757	1,757	1,684	1,352	1,352	88	
<b>2014</b>								
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	
<b>2015</b>								
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	
<b>2016</b>								
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	

<sup>1</sup> Branches of credit institutions with correspondent subaccounts with the Bank of Russia.

Table 5.5

Selected Indicators On Bank Card Transactions<sup>1</sup>

	Individuals					
	the number of bank cards <sup>2</sup> , 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
<b>2014</b>						
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
<b>2015</b>						
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
<b>2016</b>						
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 <sup>2</sup> , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	of which payments for goods (works, services), millions of rubles	other transactions, millions of rubles
1	8	9	10	11	12	13	
2014	699	–	1,480,764	878,178	602,150	436	
2015	1,030	–	1,803,708	1,164,781	638,065	862	
<b>2014</b>							
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	
<b>2015</b>							
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	
<b>2016</b>							
Q1	1,102	480	446,187	270,615	175,361	211	
Q2	1,297	607	530,250	349,432	180,631	187	

<sup>1</sup> 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.

<sup>2</sup> 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 <sup>1</sup>		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

<sup>1</sup> 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	-	57.3	2,683.8
1999	137.2	13,302.9	9.8	2,143.0	-	-	52.1	-	52.1	5,702.5
2000	181.9	28,166.4	17.2	5,759.8	-	-	45.0	-	45.0	9,031.8
2001	255.8	53,487.6	27.4	9,784.2	-	-	34.0	-	34.0	8,788.4
2002	312.5	62,712.4	38.3	13,632.7	-	-	25.6	-	25.6	5,997.2
2003	361.5	90,303.1	50.3	17,863.7	-	-	14.8	-	14.8	5,757.6
2004	405.2	110,356.1	66.9	25,000.4	-	-	7.6	-	7.6	3,052.0
2005	464.3	153,785.6	86.3	36,112.1	-	-	5.1	-	5.1	4,073.4
2006	573.3	215,644.2	120.5	50,955.5	-	-	2.5	-	2.5	1,074.0
2007	676.9	375,041.4	154.1	69,580.8	-	-	2.8	-	2.8	1,131.0
2008	752.6	423,354.4	184.4	88,643.4	0.006	2,060.4	3.1	2,060.4	3.1	2,215.9
2009	748.7	432,748.1	192.5	69,620.3	0.063	106,609.4	1.7	106,609.4	1.7	887.9
2010	819.3	444,999.6	238.5	81,335.1	0.200	127,309.5	0.9	127,309.5	0.9	721.0
2011	898.7	600,570.7	287.6	92,398.3	0.626	222,844.1	0.7	222,844.1	0.7	340.3
2012	923.4	599,227.8	333.9	103,535.0	1.189	447,258.3	0.5	447,258.3	0.5	476.3
2013	934.6	604,349.3	404.4	116,334.8	2.105	504,112.9	0.2	504,112.9	0.2	96.4
2014	919.6	607,716.9	447.9	121,909.9	3.0	475,550.8	0.01	475,550.8	0.01	2.2
2015	894.9	693,036.9	500.4	127,837.1	3.3	535,666.9	0.004	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
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>3,211</b>	<b>9,082</b>	<b>5,872</b>	<b>1,662</b>	<b>6,069</b>	<b>4,407</b>	<b>1,302</b>	<b>7,574</b>	<b>6,272</b>
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
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>504</b>	<b>636</b>	<b>132</b>	<b>282</b>	<b>938</b>	<b>656</b>	<b>458</b>	<b>1,228</b>	<b>770</b>
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
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>175</b>	<b>225</b>	<b>49</b>	<b>78</b>	<b>111</b>	<b>33</b>	<b>2</b>	<b>186</b>	<b>183</b>
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
<b>VOLGA FEDERAL DISTRICT</b>	<b>2,425</b>	<b>4,644</b>	<b>2,219</b>	<b>167</b>	<b>3,346</b>	<b>3,179</b>	<b>873</b>	<b>4,959</b>	<b>4,086</b>
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	<b>5,289</b>	<b>23,458</b>	<b>18,169</b>	<b>8,203</b>	<b>20,916</b>	<b>12,712</b>	<b>5,858</b>	<b>38,004</b>	<b>32,146</b>	<b>7,337</b>	<b>19,140</b>	<b>11,803</b>
CENTRAL FEDERAL DISTRICT	<b>3,925</b>	<b>18,299</b>	<b>14,374</b>	<b>4,886</b>	<b>15,160</b>	<b>10,274</b>	<b>5,337</b>	<b>29,221</b>	<b>23,884</b>	<b>5,820</b>	<b>14,274</b>	<b>8,453</b>
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	<b>4,189</b>	<b>17,068</b>	<b>12,879</b>	<b>4,473</b>	<b>14,265</b>	<b>9,792</b>	<b>5,225</b>	<b>27,371</b>	<b>22,146</b>	<b>5,483</b>	<b>13,488</b>	<b>8,005</b>

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

	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>		-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
<b>SOUTHERN FEDERAL DISTRICT</b>		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
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>		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
<b>VOLGA FEDERAL DISTRICT</b>		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
1									
THE RUSSIAN FEDERATION	69,219	193,685	124,466	22,031	146,370	124,339	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
Belgorod Region	1,600	1,839	239	-3	236	239	-3	42	45
Bryansk Region	47	68	21	0	8	9	6	12	6
Vladimir Region	-61	238	298	-223	332	555	17	256	239
Voronezh Region	2	239	238	2	262	259	-21	166	187
Ivanovo Region	-10	19	29	-44	24	68	49	80	31
Kaluga Region	376	648	272	46	707	661	365	1,274	909
Kostroma Region	291	488	196	711	999	288	233	387	154
Kursk Region	86	168	82	7	66	59	5	27	23
Lipetsk Region	856	1,110	254	433	843	410	542	1,166	624
Moscow Region	866	6,477	5,612	750	7,499	6,748	1,140	8,031	6,892
Orel Region	38	59	21	224	251	27	-100	6	107
Ryazan Region	-41	27	68	23	150	126	-5	97	102
Smolensk Region	-71	62	134	22	52	31	162	274	112
Tambov Region	9	19	10	3	14	11	1	9	8
Tver Region	63	104	41	43	96	53	124	202	79
Tula Region	240	927	687	-201	426	627	323	623	300
Yaroslavl Region	-817	481	1,298	-346	224	570	78	138	60
Moscow	39,610	108,107	68,497	10,266	77,801	67,535	-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
<b>NORTH-WESTERN FEDERAL DISTRICT</b>		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
<b>SOUTHERN FEDERAL DISTRICT</b>		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
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>		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
<b>VOLGA FEDERAL DISTRICT</b>		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
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	0	-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)

	31.07.2016			
	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
1	2	3	4	5
THE RUSSIAN FEDERATION	669	1,206	152	1,054
<b>CENTRAL FEDERAL DISTRICT</b>	<b>384</b>	<b>247</b>	<b>54</b>	<b>193</b>
Belgorod Region	3	6	1	5
Bryansk Region	–	4	–	4
Vladimir Region	2	8	–	8
Voronezh Region	1	17	–	17
Ivanovo Region	5	6	–	6
Kaluga Region	3	3	–	3
Kostroma Region	6	4	–	4
Kursk Region	1	4	–	4
Lipetsk Region	1	5	–	5
Moscow Region	8	33	–	33
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	5	14	1	13
Moscow	339	105	16	89
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>57</b>	<b>183</b>	<b>4</b>	<b>179</b>
Republic of Karelia	2	7	–	7
Republic of Komi	1	10	2	8
Arkhangelsk Region	–	10	–	10
Nenets Autonomous Area	–	1	–	1
Arkhangelsk Region, excluding Nenets Autonomous Area	–	9	–	9
Vologda Region	7	6	–	6
Kaliningrad Region	1	10	–	10
Leningrad Region	2	8	–	8
Murmansk Region	3	8	–	8
Novgorod Region	2	5	–	5
Pskov Region	2	6	–	6
Saint Petersburg	37	113	2	111
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>40</b>	<b>143</b>	<b>6</b>	<b>137</b>
Republic of Adygeya (Adygeya)	4	3	–	3
Republic of Kalmykia	–	1	–	1
Republic of Crimea	3	7	–	7
Krasnodar Territory	13	44	–	44
Astrakhan Region	3	6	–	6
Volgograd Region	4	20	–	20
Rostov Region	11	60	5	55
Sevastopol	2	2	1	1
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>20</b>	<b>59</b>	<b>5</b>	<b>54</b>
Republic of Daghestan	7	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	–	4	–	4
Stavropol Territory	4	26	–	26
<b>VOLGA FEDERAL DISTRICT</b>	<b>81</b>	<b>223</b>	<b>26</b>	<b>197</b>
Republic of Bashkortostan	5	19	–	19
Mari El Republic	2	8	3	5
Republic of Mordovia	3	3	–	3
Republic of Tatarstan (Tatarstan)	22	33	22	11
Udmurt Republic	2	4	–	4
Chuvash Republic – Chuvashia	3	4	–	4
Perm Territory	4	21	–	21
Kirov Region	3	7	–	7
Nizhny Novgorod Region	8	52	–	52
Orenburg Region	6	10	–	10
Penza Region	1	8	–	8
Samara Region	11	32	1	31
Saratov Region	9	14	–	14
Ulyanovsk Region	2	8	–	8
<b>URALS FEDERAL DISTRICT</b>	<b>31</b>	<b>138</b>	<b>44</b>	<b>94</b>
Kurgan Region	2	4	–	4
Sverdlovsk Region	13	49	3	46
Tyumen Region	9	31	4	27
Khanty-Mansi Autonomous Area – Yugra	4	10	–	10
Yamal-Nenets Autonomous Area	–	4	–	4
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	5	17	4	13
Chelyabinsk Region	7	54	37	17
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>38</b>	<b>142</b>	<b>9</b>	<b>133</b>
Altai Republic	1	3	–	3
Republic of Buryatia	1	5	1	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	22	1	21
Irkutsk Region	6	13	–	13
Kemerovo Region	6	9	–	9
Novosibirsk Region	6	46	–	46
Omsk Region	5	16	–	16
Tomsk Region	1	13	7	6
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>18</b>	<b>71</b>	<b>4</b>	<b>67</b>
Republic of Sakha (Yakutia)	2	8	–	8
Kamchatka Territory	3	6	2	4
Primorye Territory	6	14	–	14
Khabarovsk Territory	2	24	–	24
Amur Region	2	5	–	5
Magadan Region	–	3	–	3
Sakhalin Region	3	8	2	6
Jewish Autonomous Region	–	2	–	2
Chukotka Autonomous Area	–	1	–	1



Table 6.2.2

## Number of the Internal Divisions of Credit Institutions (Branches)

(units)

1	31.07.2016				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
THE RUSSIAN FEDERATION	20,675	5,315	1,996	7,232	35,218
<b>CENTRAL FEDERAL DISTRICT</b>	<b>5,940</b>	<b>1,809</b>	<b>269</b>	<b>1,555</b>	<b>9,573</b>
Belgorod Region	141	166	21	101	429
Bryansk Region	92	23	10	86	211
Vladimir Region	171	76	11	105	363
Voronezh Region	313	184	32	119	648
Ivanovo Region	165	6	8	54	233
Kaluga Region	130	7	12	79	228
Kostroma Region	101	–	4,0	46,0	151,0
Kursk Region	122	52,0	14,0	79,0	267,0
Lipetsk Region	150	61	17	74	302
Moscow Region	1,202	333	15	93	1,643
Orel Region	88	31	10	49	178
Ryazan Region	151	7	12	68	238
Smolensk Region	74	18	8	70	170
Tambov Region	121	98	13	50	282
Tver Region	123	22	12	76	233
Tula Region	133	43	9	135	320
Yaroslavl Region	178	–	12	116	306
Moscow	2,485	682	49	155	3,371
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>2,007</b>	<b>152</b>	<b>329</b>	<b>903</b>	<b>3,391</b>
Republic of Karelia	97	4	9	53	163
Republic of Komi	162	15	10	66	253
Arkhangelsk Region	162	–	21	90	273
Nenets Autonomous Area	13	–	–	2	15
Arkhangelsk Region, excluding Nenets Autonomous Area	149	–	21	88	258
Vologda Region	215	1	30	87	333
Kaliningrad Region	99	9	24	79	211
Leningrad Region	11	19	14	325	369
Murmansk Region	116	6	12	77	211
Novgorod Region	111	1	7	46	165
Pskov Region	97	8	13	46	164
Saint Petersburg	937	89	189	34	1,249
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>2,427</b>	<b>417</b>	<b>254</b>	<b>858</b>	<b>3,956</b>
Republic of Adygeya (Adygeya)	71	4	6	20	101
Republic of Kalmykia	20	1	2	14	37
Republic of Crimea	106	80	9	204	399
Krasnodar Territory	1,039	113	86	235	1,473
Astrakhan Region	140	9	17	52	218
Volgograd Region	238	132	49	147	566
Rostov Region	809	40	77	95	1,021
Sevastopol	4	38	8	91	141
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>720</b>	<b>62</b>	<b>68</b>	<b>111</b>	<b>961</b>
Republic of Daghestan	101	6	15	10	132
Republic of Ingushetia	8	1	–	1	10

Table 6.2.2 (end)

(units)

1	2	3	4	5	6
Kabardino-Balkar Republic	62	28	4	20	114
Karachay-Cherkess Republic	25	1	2	9	37
Republic of North Ossetia – Alania	37	9	6	13	65
Chechen Republic	34	1	4	8	47
Stavropol Territory	453	16	37	50	556
<b>VOLGA FEDERAL DISTRICT</b>	<b>4,317</b>	<b>1,706</b>	<b>462</b>	<b>1,508</b>	<b>7,993</b>
Republic of Bashkortostan	622	257	51	144	1,074
Mari El Republic	77	27	6	42	152
Republic of Mordovia	132	65	9	36	242
Republic of Tatarstan (Tatarstan)	661	369	55	186	1,271
Udmurt Republic	232	7	28	105	372
Chuvash Republic – Chuvashia	121	114	23	77	335
Perm Territory	531	22	37	189	779
Kirov Region	203	62	30	68	363
Nizhny Novgorod Region	490	224	50	108	872
Orenburg Region	261	192	41	111	605
Penza Region	156	116	22	64	358
Samara Region	403	84	58	179	724
Saratov Region	240	157	38	142	577
Ulyanovsk Region	188	10	14	57	269
<b>URALS FEDERAL DISTRICT</b>	<b>1,939</b>	<b>421</b>	<b>260</b>	<b>579</b>	<b>3,199</b>
Kurgan Region	82	143	18	54	297
Sverdlovsk Region	787	139	68	88	1,082
Tyumen Region	640	44	82	247	1,013
Khanty-Mansi Autonomous Area – Yugra	326	38	34	108	506
Yamal-Nenets Autonomous Area	122	1	4	35	162
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	192	5	44	104	345
Chelyabinsk Region	430	95	92	190	807
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>2,393</b>	<b>654</b>	<b>259</b>	<b>1,168</b>	<b>4,474</b>
Altai Republic	31	3	3	5	42
Republic of Buryatia	128	2	10	91	231
Republic of Tuva	39	–	2	9	50
Republic of Khakassia	66	19	6	46	137
Altai Territory	247	315	25	124	711
Trans-Baikal Territory	143	–	8	87	238
Krasnoyarsk Territory	385	74	29	190	678
Irkutsk Region	268	47	28	204	547
Kemerovo Region	256	62	37	165	520
Novosibirsk Region	420	101	65	57	643
Omsk Region	292	29	29	114	464
Tomsk Region	118	2	17	76	213
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>932</b>	<b>94</b>	<b>95</b>	<b>550</b>	<b>1,671</b>
Republic of Sakha (Yakutia)	172	22	8	104	306
Kamchatka Territory	62	4	4	36	106
Primorye Territory	268	16	39	157	480
Khabarovsk Territory	209	16	26	58	309
Amur Region	110	17	9	80	216
Magadan Region	24	7	3	21	55
Sakhalin Region	69	11	4	48	132
Jewish Autonomous Region	18	1	2	25	46
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
<b>THE RUSSIAN FEDERATION</b>				
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)
<b>CENTRAL FEDERAL DISTRICT</b>				
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)
<b>Moscow and Moscow Region</b>				
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)
<b>NORTH-WEST FEDERAL DISTRICT</b>				
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)
<b>SOUTHERN FEDERAL DISTRICT</b>				
31.12.2015	6	2	4	6
31.03.2016	5	2	3	5
30.06.2016	5	2	3	5
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>				
31.12.2015	–	–	–	–
31.03.2016	–	–	–	–
30.06.2016	–	–	–	–
<b>VOLGA FEDERAL DISTRICT</b>				
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)
<b>URALS FEDERAL DISTRICT</b>				
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)
<b>SIBERIAN FEDERAL DISTRICT</b>				
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)
<b>FAR-EASTERN FEDERAL DISTRICT</b>				
31.12.2015	7	6	1	7
31.03.2016	7	6	1	7
30.06.2016	7	6	1	7
<b>CRIMEA FEDERAL DISTRICT</b>				
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)

	31.07.2016											total
	up to 3 millions of rubles	3 millions to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions to 500 millions of rubles	500 millions to 1 billion of rubles	1 billion to 10 billions of rubles	10 billions of rubles and more		
1	2	3	4	5	6	7	8	9	10	11	12	
THE RUSSIAN FEDERATION	11	10	39	26	74	152	95	85	146	31	669	
CENTRAL FEDERAL DISTRICT	2	6	17	17	34	81	44	51	107	25	384	
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	2	-	6	
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	1	1	1	-	5	
Moscow	1	5	16	12	27	68	37	45	103	25	339	
NORTH-WESTERN FEDERAL DISTRICT	3	2	7	3	9	8	10	8	7	-	57	
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	2	1	-	7	
Kaliningrad Region	-	-	-	-	-	-	-	-	1	-	1	

Table 6.2.4 (cont.)

	1	2	3	4	5	6	7	8	9	10	11	12
Leningrad Region	-	-	-	1	-	-	-	1	-	-	-	2
Murmansk Region	1	-	-	-	-	-	1	-	1	-	-	3
Novgorod Region	-	-	1	-	-	-	1	-	-	-	-	2
Pskov Region	-	-	-	-	-	1	-	1	-	-	-	2
Saint Petersburg	2	2	1	5	3	5	5	6	5	5	-	37
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>1</b>	<b>1</b>	<b>-</b>	<b>2</b>	<b>-</b>	<b>4</b>	<b>16</b>	<b>10</b>	<b>5</b>	<b>1</b>	<b>1</b>	<b>40</b>
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
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>1</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>3</b>	<b>9</b>	<b>3</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>20</b>
Republic of Dagestan	1	-	-	1	-	1	3	1	-	-	-	7
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	-	-	-	-	-	-	3	-	1	-	-	4
<b>VOLGA FEDERAL DISTRICT</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>4</b>	<b>3</b>	<b>9</b>	<b>15</b>	<b>17</b>	<b>10</b>	<b>16</b>	<b>4</b>	<b>81</b>
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	3	3	7	3	22
Udmurt Republic	-	-	-	-	-	-	-	2	-	-	-	2
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

(units)



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
<b>THE RUSSIAN FEDERATION</b>			
31.03.2016	707	81,114,718.1	26
30.04.2016	696	79,801,864.4	26
31.05.2016	689	80,101,274.7	26
30.06.2016	680	79,545,027.5	26
<b>CENTRAL FEDERAL DISTRICT</b>			
31.03.2016	413	74,309,978.2	15
30.04.2016	404	73,148,104.1	15
31.05.2016	398	73,380,548.1	15
30.06.2016	393	72,770,080.4	15
<b>Moscow and Moscow Region</b>			
31.03.2016	374	73,585,832.5	15
30.04.2016	364	72,413,532.9	14
31.05.2016	359	72,625,125.0	15
30.06.2016	355	71,992,884.2	15
<b>NORTH-WEST FEDERAL DISTRICT</b>			
31.03.2016	58	2,051,775.6	8
30.04.2016	59	2,006,909.6	8
31.05.2016	59	2,023,084.6	8
30.06.2016	57	2,073,440.5	7
<b>SOUTHERN FEDERAL DISTRICT</b>			
31.03.2016	36	353,862.8	10
30.04.2016	35	349,905.6	10
31.05.2016	35	350,765.3	10
30.06.2016	35	353,642.7	10
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>			
31.03.2016	21	38,369.1	8
30.04.2016	21	36,533.1	8
31.05.2016	21	36,803.1	8
30.06.2016	21	36,868.9	8
<b>VOLGA FEDERAL DISTRICT</b>			
31.03.2016	84	2,009,389.2	22
30.04.2016	83	1,968,078.1	21
31.05.2016	82	2,002,806.6	21
30.06.2016	82	1,982,978.9	20
<b>URALS FEDERAL DISTRICT</b>			
31.03.2016	32	1,372,228.4	7
30.04.2016	32	1,327,802.5	7
31.05.2016	32	1,325,968.4	7
30.06.2016	31	1,369,210.9	7
<b>SIBERIA FEDERAL DISTRICT</b>			
31.03.2016	40	295,518.0	12
30.04.2016	39	284,363.6	12
31.05.2016	39	287,951.2	12
30.06.2016	38	257,346.9	12
<b>FAR-EASTERN FEDERAL DISTRICT</b>			
31.03.2016	18	579,286.1	4
30.04.2016	18	572,431.3	4
31.05.2016	18	573,352.8	5
30.06.2016	18	575,873.9	5
<b>CRIMEA FEDERAL DISTRICT</b>			
31.03.2016	5	104,310.7	2
30.04.2016	5	107,736.4	2
31.05.2016	5	119,994.6	2
30.06.2016	5	125,584.4	2

Table 6.2.6

**Credit Institutions Using the Right to Average the Required Reserves  
within Averaging Period from August 04 to September 07, 2016  
Grouped by Registered Authorized Capital**

	Less than 3 millions of rubles	From 3 millions to 10 millions of rubles	From 10 millions to 30 millions of rubles	From 30 millions to 60 millions of rubles	From 60 millions to 150 millions of rubles	From 150 millions to 300 millions of rubles	From 300 millions to 500 millions of rubles	From 500 millions to 1 billion of rubles	From 1 billion to 10 billions of rubles	10 billions of rubles and more	Total
1	2	3	4	5	6	7	8	9	10	11	12
THE RUSSIAN FEDERATION	7	8	19	19	56	118	77	79	127	31	541
CENTRAL FEDERAL DISTRICT	-	4	4	13	18	55	32	47	92	25	290
Belgorod Region	-	-	-	-	-	-	2	1	-	-	3
Bryansk Region	-	-	-	-	-	-	-	-	-	-	-
Vladimir Region	-	-	-	-	-	1	1	-	-	-	2
Voronezh Region	-	-	-	-	-	1	-	-	-	-	1
Ivanovo Region	-	-	-	-	-	1	-	-	-	-	1
Kaluga Region	-	-	-	-	-	1	-	1	-	-	2
Kostroma Region	-	-	-	-	1	1	1	1	2	-	6
Kursk Region	-	-	-	-	1	-	-	-	-	-	1
Lipetsk Region	-	-	-	-	-	-	-	1	-	-	1
Orel Region	-	-	-	-	-	-	-	-	-	-	-
Ryazan Region	-	-	-	3	-	-	-	-	-	-	3
Smolensk Region	-	-	-	-	-	-	-	-	-	-	-
Tambov Region	-	-	-	-	1	-	-	-	-	-	1
Tver Region	-	-	-	-	1	1	1	-	-	-	3
Tula Region	-	-	-	-	-	2	-	-	-	-	2
Yaroslavl Region	-	-	-	1	-	1	-	1	1	-	4
Moscow and Moscow Region	-	4	4	9	14	46	27	42	89	25	260
NORTH-WESTERN FEDERAL DISTRICT	2	2	3	2	10	5	7	7	7	-	45
Republic of Karelia	-	-	-	-	1	-	-	-	-	-	1
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
Leningrad Region	-	-	-	-	1	-	1	-	-	-	2
Murmansk Region	1	-	-	-	-	1	-	1	-	-	3
Novgorod Region	-	1	-	-	-	1	-	-	-	-	2

(units)







Table 6.2.7

## Financial Performance of Credit Institutions

1	30.06.2016						
	2	3	4	5	6	7	
	total profit (+) / loss (-) made by operating credit institutions, millions of rubles	the value of profit made by profit-making credit institutions, millions of rubles	share of profit-making credit institutions out of total number of operating credit institutions, %	the value of losses made by losses-making credit institutions, millions of rubles	share of losses-making credit institutions out of total number of operating credit institutions, %	the profit allocation, millions of rubles	
THE RUSSIAN FEDERATION	359,932.4	565,608.4	64.7	205,676.0	35.3	153,226.2	
CENTRAL FEDERAL DISTRICT	368,137.3	538,782.2	61.2	170,644.8	38.8	145,214.7	
Belgorod Region	68.6	68.6	100.0	0.0	0.0	21.3	
Bryansk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Vladimir Region	23.9	23.9	100.0	0.0	0.0	6.8	
Voronezh Region	96.0	96.0	100.0	0.0	0.0	21.0	
Ivanovo Region	15.6	66.8	60.0	51.2	40.0	6.4	
Kaluga Region	54.4	54.4	100.0	0.0	0.0	5.9	
Kostroma Region	9,092.2	9,337.9	83.3	245.7	16.7	313.3	
Kursk Region	177.5	177.5	100.0	0.0	0.0	35.0	
Lipetsk Region	-55.0	0.0	0.0	55.0	100.0	1.1	
Moscow Region	-654.9	142.9	44.4	797.7	55.6	67.1	
Orel Region	0.0	0.0	0.0	0.0	0.0	0.0	
Ryazan Region	-514.6	155.9	75.0	670.5	25.0	29.5	
Smolensk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Tambov Region	8.1	8.1	100.0	0.0	0.0	1.6	
Tver Region	58.7	96.4	50.0	37.7	50.0	19.4	
Tula Region	74.7	74.7	100.0	0.0	0.0	18.2	
Yaroslavl Region	-237.2	119.2	40.0	356.3	60.0	81.2	
Moscow	359,929.1	528,359.9	60.3	168,430.8	39.7	144,586.8	
NORTH-WESTERN FEDERAL DISTRICT	8,191.4	10,690.1	71.9	2,498.7	28.1	3,125.7	
Republic of Karelia	-48.1	0.0	0.0	48.1	100.0	0.0	
Republic of Komi	15.0	15.0	100.0	0.0	0.0	1.3	
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	-123.2	207.6	42.9	330.8	57.1	69.9	
Kaliningrad Region	308.6	308.6	100.0	0.0	0.0	5.7	

Table 6.2.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	8.2	8.7	50.0	0.5	50.0	0.6
Murmansk Region	388.7	388.7	100.0	0.0	0.0	70.1
Novgorod Region	75.1	75.1	100.0	0.0	0.0	12.3
Pskov Region	24.6	24.6	100.0	0.0	0.0	5.2
Saint Petersburg	7,542.6	9,661.9	75.7	2,119.3	24.3	2,960.3
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>1,136.5</b>	<b>2,008.4</b>	<b>62.9</b>	<b>871.9</b>	<b>37.1</b>	<b>469.6</b>
Republic of Adygeya (Adygeya)	198.8	224.2	75.0	25.4	25.0	52.1
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	664.5	935.7	61.5	271.2	38.5	236.1
Astrakhan Region	109.9	109.9	100.0	0.0	0.0	27.0
Volgograd Region	-162.8	91.2	50.0	254.0	50.0	27.2
Rostov Region	326.1	647.4	54.5	321.3	45.5	127.2
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>-197.6</b>	<b>227.7</b>	<b>71.4</b>	<b>425.3</b>	<b>28.6</b>	<b>45.5</b>
Republic of Dagestan	-14.5	20.5	62.5	34.9	37.5	7.7
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	16.2	27.9	75.0	11.7	25.0	7.7
Karachay-Cherkess Republic	-256.7	107.9	75.0	364.6	25.0	21.8
Republic of North Ossetia – Alania	0.3	0.3	100.0	0.0	0.0	0.0
Chechen Republic	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	57.1	71.1	75.0	14.1	25.0	8.3
<b>VOLGA FEDERAL DISTRICT</b>	<b>-724.8</b>	<b>6,101.5</b>	<b>76.8</b>	<b>6,826.2</b>	<b>23.2</b>	<b>1,537.8</b>
Republic of Bashkortostan	-160.0	103.5	60.0	263.5	40.0	115.1
Mari El Republic	0.8	9.8	50.0	8.9	50.0	11.5
Republic of Mordovia	-160.3	88.2	33.3	248.5	66.7	23.7
Republic of Tatarstan (Tatarstan)	-200.8	2,524.9	81.8	2,725.7	18.2	645.9
Udmurt Republic	276.3	276.3	100.0	0.0	0.0	51.8
Chuvash Republic – Chuvashia	26.7	26.7	100.0	0.0	0.0	1.7
Perm Territory	144.9	144.9	100.0	0.0	0.0	58.8
Kirov Region	229.6	229.6	100.0	0.0	0.0	51.6
Nizhny Novgorod Region	-244.7	778.5	62.5	1,023.1	37.5	241.6
Orenburg Region	92.0	195.8	66.7	103.8	33.3	85.7
Penza Region	3.9	3.9	100.0	0.0	0.0	0.3
Samara Region	1,258.0	1,576.0	83.3	318.0	16.7	210.3
Saratov Region	-2,025.5	109.1	66.7	2,134.7	33.3	19.5
Ulyanovsk Region	34.2	34.2	100.0	0.0	0.0	20.5

Table 6.2.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	-17,091.4	3,349.7	71.0	20,441.1	29.0	938.9
Kurgan Region	17.2	17.2	100.0	0.0	0.0	7.0
Sverdlovsk Region	707.4	1,489.8	61.5	782.4	38.5	256.1
Tyumen Region	-18,528.1	1,095.9	66.7	19,623.9	33.3	494.3
Khanty-Mansi Autonomous Area – Yugra	-18,892.4	716.6	75.0	19,609.0	25.0	331.9
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	364.3	379.3	60.0	15.0	40.0	162.3
Chelyabinsk Region	712.1	746.9	85.7	34.7	14.3	181.6
SIBERIAN FEDERAL DISTRICT	1,028.4	2,536.9	55.3	1,508.5	44.7	636.1
Altai Republic	3.9	3.9	100.0	0.0	0.0	1.2
Republic of Buryatia	-432.4	0.0	0.0	432.4	100.0	3.5
Republic of Tuva	-19.6	0.0	0.0	19.6	100.0	0.0
Republic of Khakassia	19.5	29.1	50.0	9.6	50.0	10.6
Altai Territory	29.2	49.1	80.0	19.9	20.0	15.9
Trans-Baikal Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	-45.9	55.3	50.0	101.3	50.0	8.3
Irkutsk Region	-92.1	52.6	50.0	144.7	50.0	7.8
Kemerovo Region	-8.8	97.5	50.0	106.4	50.0	20.9
Novosibirsk Region	2,213.0	2,238.8	83.3	25.8	16.7	556.5
Omsk Region	-648.5	0.4	20.0	648.9	80.0	7.8
Tomsk Region	10.1	10.1	100.0	0.0	0.0	3.6
FAR-EASTERN FEDERAL DISTRICT	-1,223.2	1,211.7	66.7	2,434.9	33.3	1,236.6
Republic of Sakha (Yakutia)	-201.4	0.0	0.0	201.4	100.0	1.2
Kamchatka Territory	-176.8	68.8	66.7	245.6	33.3	19.3
Primorye Territory	941.1	942.9	83.3	1.8	16.7	354.2
Khabarovsk Territory	-42.9	5.3	50.0	48.2	50.0	1.2
Amur Region	-1,822.3	115.5	50.0	1,937.9	50.0	854.8
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	79.2	79.2	100.0	0.0	0.0	6.0
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
CRIMEA FEDERAL DISTRICT	675.7	700.2	60.0	24.5	40.0	21.1
Republic of Crimea	680.1	684.5	66.7	4.4	33.3	21.1
Sevastopol	-4.4	15.7	50.0	20.1	50.0	0.0

Table 6.2.8

## Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
<b>THE RUSSIAN FEDERATION</b>					
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)
<b>CENTRAL FEDERAL DISTRICT</b>					
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)
<b>Moscow and Moscow Region</b>					
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)
<b>NORTH-WESTERN FEDERAL DISTRICT</b>					
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)
<b>SOUTHERN FEDERAL DISTRICT</b>					
31.12.2015	1	1	1	2	1
31.03.2016	1	1	1	1	1
30.06.2016	1	1	1	1	1
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>					
31.12.2015	–	–	–	–	–
31.03.2016	–	–	–	–	–
30.06.2016	–	–	–	–	–
<b>VOLGA FEDERAL DISTRICT</b>					
31.12.2015	3	5	3	5 (4)	–
31.03.2016	2	5	3	5 (4)	–
30.06.2016	3	4	3	4 (3)	–
<b>URALS FEDERAL DISTRICT</b>					
31.12.2015	3	1	–	2 (2)	–
31.03.2016	3	1	–	2 (2)	–
30.06.2016	3	1	–	2 (2)	–
<b>SIBERIAN FEDERAL DISTRICT</b>					
31.12.2015	3	2	–	2 (2)	–
31.03.2016	3	2	–	2 (2)	–
30.06.2016	3	2	–	2 (2)	–
<b>FAR-EASTERN FEDERAL DISTRICT</b>					
31.12.2015	1	2	3	1	–
31.03.2016	1	2	3	1	–
30.06.2016	1	2	3	1	–
<b>CRIMEA FEDERAL DISTRICT</b>					
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 6.2.9

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

(units)

1	31.03.2016			30.06.2016		
	GDA	GLA <sup>1</sup>	CA <sup>1</sup>	GDA	GLA <sup>1</sup>	CA <sup>1</sup>
2	3	4	5	6	7	
THE RUSSIAN FEDERATION	542	507	980	536	487	950
<b>CENTRAL FEDERAL DISTRICT</b>	<b>299</b>	<b>279</b>	<b>467</b>	<b>295</b>	<b>266</b>	<b>448</b>
Belgorod Region	3	1	4	3	1	4
Bryansk Region	–	–	2	–	–	2
Vladimir Region	1	2	5	1	2	5
Voronezh Region	1	1	6	1	1	6
Ivanovo Region	3	3	6	3	3	6
Kaluga Region	2	2	4	2	2	4
Kostroma Region	4	6	9	5	6	9
Kursk Region	–	1	3	–	1	3
Lipetsk Region	1	1	3	1	1	3
Orel Region	–	–	3	–	–	3
Ryazan Region	4	4	6	4	4	6
Smolensk Region	–	1	3	–	–	2
Tambov Region	–	1	3	–	1	3
Tver Region	3	2	5	3	2	5
Tula Region	1	1	4	2	1	4
Yaroslavl Region	5	2	6	4	1	4
Moscow and Moscow Region	271	251	395	266	240	379
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>37</b>	<b>31</b>	<b>76</b>	<b>37</b>	<b>29</b>	<b>73</b>
Republic of Karelia	–	1	4	–	1	4
Republic of Komi	1	1	3	1	1	3
Arkhangelsk Region	–	–	2	–	–	2
Nenets Autonomous Area	–	–	–	–	–	–
Arkhangelsk Region, excluding Nenets Autonomous Area	–	–	2	–	–	2
Vologda Region	6	6	8	6	6	8
Kaliningrad Region	1	1	5	1	1	5
Leningrad Region	2	2	2	2	1	1
Murmansk Region	3	1	4	3	–	3
Novgorod Region	2	1	3	2	1	3
Pskov Region	2	1	3	2	1	3
Saint Petersburg	20	17	42	20	17	41
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>33</b>	<b>31</b>	<b>62</b>	<b>32</b>	<b>30</b>	<b>59</b>
Republic of Adygeya (Adygeya)	4	4	5	4	4	5
Republic of Kalmykia	–	–	1	–	–	–
Krasnodar Territory	13	13	23	13	13	23
Astrakhan Region	3	2	3	3	2	3
Volgograd Region	4	3	8	4	3	8
Rostov Region	9	9	22	8	8	20
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>12</b>	<b>9</b>	<b>22</b>	<b>14</b>	<b>10</b>	<b>21</b>
Republic of Daghestan	2	–	–	3	–	–
Republic of Ingushetia	–	–	–	–	–	–
Kabardino-Balkar Republic	2	3	5	3	4	4
Karachay-Cherkess Republic	4	3	5	4	3	5
Republic of North Ossetia – Alania	–	1	3	–	1	3
Chechen Republic	–	–	–	–	–	–
Stavropol Territory	4	2	9	4	2	9

Table 6.2.9 (end)

(units)

1	2	3	4	5	6	7
<b>VOLGA FEDERAL DISTRICT</b>	<b>80</b>	<b>77</b>	<b>144</b>	<b>77</b>	<b>73</b>	<b>142</b>
Republic of Bashkortostan	4	4	13	4	4	14
Mari El Republic	1	1	3	1	1	3
Republic of Mordovia	3	3	5	3	3	5
Republic of Tatarstan (Tatarstan)	21	20	24	21	20	24
Udmurt Republic	2	2	4	2	2	4
Chuvash Republic – Chuvashia	3	3	6	3	3	6
Perm Territory	4	4	9	4	4	10
Kirov Region	3	3	6	3	3	6
Nizhny Novgorod Region	9	9	21	8	8	20
Orenburg Region	6	4	7	6	4	7
Penza Region	1	1	5	1	1	5
Samara Region	13	13	23	11	10	20
Saratov Region	9	8	12	9	8	12
Ulyanovsk Region	1	2	6	1	2	6
<b>URALS FEDERAL DISTRICT</b>	<b>26</b>	<b>28</b>	<b>58</b>	<b>27</b>	<b>28</b>	<b>57</b>
Kurgan Region	1	2	4	1	2	4
Sverdlovsk Region	10	13	29	11	13	29
Tyumen Region	8	6	14	8	6	13
Khanty-Mansi Autonomous Area – Yugra	4	3	2	4	3	2
Yamal-Nenets Autonomous Area	–	–	–	–	–	–
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	4	3	12	4	3	11
Chelyabinsk Region	7	7	11	7	7	11
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>32</b>	<b>34</b>	<b>97</b>	<b>31</b>	<b>33</b>	<b>97</b>
Altai Republic	1	1	3	1	1	3
Republic of Buryatia	1	1	4	1	1	5
Republic of Tuva	1	1	3	1	1	3
Republic of Khakassia	2	2	4	2	2	4
Altai Territory	3	4	6	3	4	6
Trans-Baikal Territory	–	–	–	–	–	–
Krasnoyarsk Territory	4	3	11	3	3	11
Irkutsk Region	5	6	15	6	6	15
Kemerovo Region	6	5	10	6	5	10
Novosibirsk Region	6	5	26	6	5	26
Omsk Region	1	4	9	1	4	9
Tomsk Region	2	2	6	1	1	5
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>18</b>	<b>16</b>	<b>52</b>	<b>18</b>	<b>16</b>	<b>51</b>
Republic of Sakha (Yakutia)	2	2	7	2	2	6
Kamchatka Territory	3	3	5	3	3	5
Primorye Territory	6	5	12	6	5	12
Khabarovsk Territory	2	2	14	2	2	14
Amur Region	2	2	4	2	2	4
Magadan Region	–	–	2	–	–	2
Sakhalin Region	3	2	6	3	2	6
Jewish Autonomous Region	–	–	1	–	–	1
Chukotka Autonomous Area	–	–	1	–	–	1
<b>CRIMEA FEDERAL DISTRICT</b>	<b>5</b>	<b>2</b>	<b>2</b>	<b>5</b>	<b>2</b>	<b>2</b>
Republic of Crimea	3	1	1	3	1	1
Sevastopol	2	1	1	2	1	1

<sup>1</sup> 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 6.2.10

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

	Q2, 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	value of registered issues (additional issues) of registered issues (additional issues) of bonds, millions of rubles
1	2	3	4	5	6	7	
THE RUSSIAN FEDERATION	660	469,223.70	640	415,909.21	20	53,314.49	
CENTRAL FEDERAL DISTRICT	320	285,978.29	304	245,563.80	16	40,414.49	
Belgorod Region	4	501.33	4	501.33	–	–	
Bryansk Region	3	258.49	3	258.49	–	–	
Vladimir Region	3	380.80	3	380.80	–	–	
Voronezh Region	1	0.01	1	0.01	–	–	
Ivanovo Region	2	0.10	2	0.10	–	–	
Kaluga Region	10	10,291.97	10	10,291.97	–	–	
Kostroma Region	–	–	–	–	–	–	
Kursk Region	2	0.09	2	0.09	–	–	
Lipetsk Region	2	612.76	2	612.76	–	–	
Moscow Region	40	61,269.43	40	61,269.43	–	–	
Orel Region	–	–	–	–	–	–	
Ryazan Region	6	1,315.02	6	1,315.02	–	–	
Smolensk Region	2	1,847.77	2	1,847.77	–	–	
Tambov Region	1	1.00	1	1.00	–	–	
Tver Region	4	509.32	4	509.32	–	–	
Tula Region	5	448.52	5	448.52	–	–	
Yaroslavl Region	3	139.45	3	139.45	–	–	
Moscow	232	208,402.23	216	167,987.74	16	40,414.49	
NORTH-WESTERN FEDERAL DISTRICT	95	58,881.66	95	58,881.66	–	–	
Republic of Karelia	2	31.55	2	31.55	–	–	
Republic of Komi	1	28.00	1	28.00	–	–	
Arkhangelsk Region	2	98.05	2	98.05	–	–	
Nenets Autonomous Area	–	–	–	–	–	–	
Arkhangelsk Region, excluding Nenets Autonomous Area	2	98.05	2	98.05	–	–	
Vologda Region	6	54.27	6	54.27	–	–	
Kaliningrad Region	2	8,854.01	2	8,854.01	–	–	

Table 6.2.10 (cont.)

1	2	3	4	5	6	7
Leningrad Region	8	1,043.70	8	1,043.70	-	-
Murmansk Region	9	96.86	9	96.86	-	-
Novgorod Region	1	408.00	1	408.00	-	-
Pskov Region	-	-	-	-	-	-
Saint Petersburg	64	48,267.22	64	48,267.22	-	-
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>24</b>	<b>6,351.31</b>	<b>24</b>	<b>6,351.31</b>	-	-
Republic of Adygeya (Adygeya)	-	-	-	-	-	-
Republic of Kalmykia	1	53.29	1	53.29	-	-
Krasnodar Territory	8	301.55	8	301.55	-	-
Astrakhan Region	1	0.01	1	0.01	-	-
Volgograd Region	7	3,293.14	7	3,293.14	-	-
Rostov Region	7	2,703.32	7	2,703.32	-	-
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>8</b>	<b>38,075.27</b>	<b>8</b>	<b>38,075.27</b>	-	-
Republic of Dagestan	2	153.98	2	153.98	-	-
Republic of Ingushetia	-	-	-	-	-	-
Kabardino-Balkar Republic	2	168.10	2	168.10	-	-
Karachay-Cherkess Republic	1	0.10	1	0.10	-	-
Republic of North Ossetia – Alania	-	-	-	-	-	-
Chechen Republic	-	-	-	-	-	-
Stavropol Territory	3	37,753.09	3	37,753.09	-	-
<b>VOLGA FEDERAL DISTRICT</b>	<b>86</b>	<b>18,641.34</b>	<b>83</b>	<b>8,641.34</b>	<b>3</b>	<b>10,000.00</b>
Republic of Bashkortostan	8	7.99	8	7.99	-	-
Mari El Republic	1	0.12	1	0.12	-	-
Republic of Mordovia	2	148.21	2	148.21	-	-
Republic of Tatarstan (Tatarstan)	8	1,114.06	8	1,114.06	-	-
Udmurt Republic	2	400.17	2	400.17	-	-
Chuvash Republic – Chuvashia	4	141.91	4	141.91	-	-
Perm Territory	13	1,378.60	13	1,378.60	-	-
Kirov Region	3	629.64	3	629.64	-	-
Nizhny Novgorod Region	13	2,716.94	13	2,716.94	-	-
Orenburg Region	3	371.90	3	371.90	-	-
Penza Region	1	0.70	1	0.70	-	-
Samara Region	19	10,974.03	16	974.03	3	10,000.00
Saratov Region	3	496.90	3	496.90	-	-
Ulyanovsk Region	6	260.17	6	260.17	-	-

Table 6.2.10 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	43	28,647.37	42	25,747.37	1	2,900.00
Kurgan Region	–	–	–	–	–	–
Sverdlovsk Region	17	18,254.00	17	18,254.00	–	–
Tyumen Region	13	8,131.05	12	5,231.05	1	2,900.00
Khanty-Mansi Autonomous Area – Yugra	6	4,391.30	6	4,391.30	–	–
Yamal-Nenets Autonomous Area	4	3,728.78	3	828.78	1	2,900.00
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	3	10.97	3	10.97	–	–
Chelyabinsk Region	13	2,262.32	13	2,262.32	–	–
SIBERIAN FEDERAL DISTRICT	54	24,051.59	54	24,051.59	–	–
Altai Republic	–	–	–	–	–	–
Republic of Buryatia	–	–	–	–	–	–
Republic of Tuva	1	2.00	1	2.00	–	–
Republic of Khakassia	1	0.01	1	0.01	–	–
Altai Territory	9	52.22	9	52.22	–	–
Trans-Baikal Territory	–	–	–	–	–	–
Krasnoyarsk Territory	8	5,530.08	8	5,530.08	–	–
Irkutsk Region	5	3.37	5	3.37	–	–
Kemerovo Region	10	16,581.35	10	16,581.35	–	–
Novosibirsk Region	18	1,855.86	18	1,855.86	–	–
Omsk Region	2	26.70	2	26.70	–	–
Tomsk Region	–	–	–	–	–	–
FAR-EASTERN FEDERAL DISTRICT	26	8,587.89	26	8,587.89	–	–
Republic of Sakha (Yakutia)	10	5,490.05	10	5,490.05	–	–
Kamchatka Territory	2	30.01	2	30.01	–	–
Primorye Territory	4	219.05	4	219.05	–	–
Khabarovsk Territory	3	100.10	3	100.10	–	–
Amur Region	2	126.56	2	126.56	–	–
Magadan Region	–	–	–	–	–	–
Sakhalin Region	5	2,622.12	5	2,622.12	–	–
Jewish Autonomous Region	–	–	–	–	–	–
Chukotka Autonomous Area	–	–	–	–	–	–
CRIMEA FEDERAL DISTRICT	4	8.98	4	8.98	–	–
Republic of Crimea	4	8.98	4	8.98	–	–
Sevastopol	–	–	–	–	–	–

## 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<sup>1</sup>

(millions of rubles)

	31.07.2016														
	customer funds, total		funds of organizations						of which			deposits of legal entities <sup>2</sup>		individual deposits	
			public organizations		non-public organizations		public organizations		deposits of legal entities <sup>2</sup>	in rubles	in foreign currency				
	in rubles	in foreign currency and precious metals	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	
2	3	4	5	6	7	8	9	10	11						
1															
THE RUSSIAN FEDERATION	33,053,179	17,830,642	599,192	149,105	5,499,781	2,803,875	7,639,472	4,695,342	17,209,103	6,355,935					
CENTRAL FEDERAL DISTRICT	18,797,661	14,475,551	372,460	137,969	3,578,070	2,326,374	5,702,504	4,087,298	7,525,640	4,251,939					
Belgorod Region	189,367	79,000	1,326	16	19,442	2,808	20,598	28,548	144,459	43,440					
Bryansk Region	97,063	30,528	2,739	0	7,680	1,612	3,956	18,954	81,085	9,897					
Vladimir Region	171,749	28,422	1,959	62	20,013	2,458	9,850	1,117	136,981	23,668					
Voronezh Region	326,130	55,979	4,631	2	34,090	5,390	35,214	7,401	244,266	41,818					
Ivanovo Region	102,116	21,703	485	0	8,129	1,131	5,801	208	85,796	20,185					
Kaluga Region	160,240	22,353	2,414	10	17,360	2,697	13,656	4,075	104,324	15,182					
Kostroma Region	117,838	6,934	936	0	4,367	546	10,873	655	55,522	5,050					
Kursk Region	103,714	12,649	772	317	7,464	1,052	10,618	597	81,453	9,382					
Lipetsk Region	136,357	30,244	1,524	0	9,827	2,997	21,094	13,931	101,761	11,689					
Moscow Region	1,245,972	324,157	13,882	1,051	136,201	64,609	63,471	55,919	1,013,167	200,693					
Orel Region	74,067	7,183	287	0	6,511	620	4,665	1,025	60,887	5,444					
Ryazan Region	135,653	18,648	1,253	0	16,977	2,452	11,622	4,052	103,767	11,879					
Smolensk Region	97,567	16,422	1,373	30	15,339	2,982	6,213	1,785	73,000	11,220					
Tambov Region	88,976	9,542	1,563	19	7,964	547	5,645	1,769	69,216	6,200					
Tver Region	136,634	18,519	1,459	0	14,287	1,143	7,636	1,970	111,150	14,545					
Tula Region	187,663	29,703	2,764	35	20,337	7,223	26,048	3,728	136,196	18,017					
Yaroslavl Region	181,122	36,975	3,464	14	17,978	2,387	13,216	3,311	142,315	30,596					
Moscow	15,245,432	13,726,590	329,629	136,413	3,214,103	2,223,721	5,432,327	3,938,253	4,780,295	3,773,034					

Table 6.3.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	3,338,587	1,170,823	46,393	5,541	568,111	196,318	532,749	179,333	2,017,906	718,324
Republic of Karelia	67,946	7,913	549	16	4,450	804	3,736	60	57,677	6,966
Republic of Komi	116,480	13,751	243	0	5,753	1,257	5,831	620	102,325	11,685
Arkhangelsk Region	164,059	16,650	1,250	5	26,803	1,932	6,537	839	126,758	13,733
Nenets Autonomous Area	8,342	639	158	0	694	98	395	193	6,910	348
Arkhangelsk Region, excluding Nenets Autonomous Area	155,717	16,011	1,092	5	26,108	1,835	6,142	646	119,848	13,385
Vologda Region	132,843	45,355	1,694	0	12,017	4,317	9,089	22,155	106,048	18,367
Kaliningrad Region	138,700	50,812	2,091	938	17,300	6,638	9,240	3,045	107,390	38,910
Leningrad Region	165,714	24,880	767	4	12,017	7,112	28,330	4,029	123,055	11,844
Murmansk Region	143,151	25,420	1,503	65	9,172	5,664	7,665	1,676	123,540	17,977
Novgorod Region	60,004	9,920	767	0	6,370	2,592	5,430	225	46,511	6,926
Pskov Region	56,528	7,259	690	0	4,295	850	6,589	1,093	44,325	5,262
Saint Petersburg	2,293,161	968,863	36,839	4,513	469,935	165,151	450,302	145,592	1,180,277	586,653
SOUTHERN FEDERAL DISTRICT	1,595,837	272,974	35,958	1,219	177,475	31,034	103,104	28,635	1,212,280	203,425
Republic of Adygeya (Adygeya)	20,708	1,164	87	0	1,367	47	580	6	17,967	1,110
Republic of Kalmykia	8,761	668	106	0	528	9	221	0	7,637	658
Republic of Crimea	76,001	6,662	8,185	2	14,916	468	3,412	274	47,096	5,167
Krasnodar Territory	684,726	130,977	11,780	226	64,141	10,377	50,234	19,829	518,124	99,599
Astrakhan Region	78,342	10,613	2,828	32	6,309	1,814	3,177	113	64,084	8,572
Volgograd Region	235,149	36,553	3,844	310	26,300	6,936	14,297	821	185,515	27,223
Rostov Region	471,816	83,921	8,420	648	60,380	11,326	30,060	7,513	357,556	58,839
Sevastopol	20,334	2,417	709	1	3,534	57	1,124	78	14,301	2,257
NORTH CAUCASIAN FEDERAL DISTRICT	416,267	46,752	6,645	32	46,767	3,911	34,660	4,213	316,383	34,831
Republic of Dagestan	59,562	3,565	371	3	7,171	181	1,559	771	48,848	2,595
Republic of Ingushetia	7,027	389	34	0	3,163	97	363	0	3,389	292
Kabardino-Balkar Republic	33,496	4,205	321	1	2,921	345	1,557	124	27,986	2,848
Karachay-Cherkess Republic	15,789	841	347	0	2,047	20	515	6	12,474	811
Republic of North Ossetia – Alania	35,400	2,288	501	1	2,619	29	973	0	30,787	2,113

Table 6.3.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Chechen Republic	24,036	2,735	742	0	6,347	962	7,561	0	9,077	421
Stavropol Territory	240,957	32,729	4,330	27	22,499	2,277	22,132	3,312	183,823	25,751
<b>VOLGA FEDERAL DISTRICT</b>	<b>3,756,524</b>	<b>782,000</b>	<b>51,893</b>	<b>428</b>	<b>489,489</b>	<b>116,083</b>	<b>530,656</b>	<b>130,552</b>	<b>2,579,186</b>	<b>484,697</b>
Republic of Bashkortostan	459,451	56,794	4,774	62	40,436	6,306	113,997	3,725	279,678	43,992
Mari El Republic	54,503	4,964	450	8	4,999	729	4,376	630	40,809	3,486
Republic of Mordovia	62,605	5,014	1,150	15	5,632	301	4,469	524	50,203	4,096
Republic of Tatarstan (Tatarstan)	761,567	196,135	14,075	163	138,183	17,062	169,917	54,756	416,916	93,671
Udmurt Republic	182,847	18,323	1,222	2	38,213	1,940	32,383	175	108,234	13,854
Chuvash Republic – Chuvashia	109,605	14,934	468	0	10,118	992	8,191	1,159	88,938	11,872
Perm Territory	320,083	126,707	2,835	19	37,992	39,747	31,399	34,472	241,516	52,056
Kirov Region	118,995	10,982	1,263	1	12,333	1,020	10,521	973	91,165	8,642
Nizhny Novgorod Region	494,266	90,269	11,895	101	71,243	9,937	43,762	5,356	356,639	65,458
Orenburg Region	173,826	24,442	2,964	2	16,232	3,880	16,265	1,068	134,790	19,221
Penza Region	117,517	10,125	2,161	0	11,239	1,037	6,817	378	94,759	8,128
Samara Region	543,405	167,988	2,908	6	60,031	21,973	70,421	24,976	390,886	119,075
Saratov Region	234,901	39,843	4,372	43	22,480	5,959	12,363	2,341	191,461	30,998
Ulyanovsk Region	122,953	15,478	1,355	6	20,357	5,198	5,776	19	93,192	10,148
<b>URALS FEDERAL DISTRICT</b>	<b>2,039,522</b>	<b>462,238</b>	<b>27,866</b>	<b>1,163</b>	<b>293,126</b>	<b>41,125</b>	<b>334,766</b>	<b>66,337</b>	<b>1,334,578</b>	<b>341,694</b>
Kurgan Region	53,945	4,203	1,160	3	4,670	513	4,453	181	42,002	3,490
Sverdlovsk Region	728,013	130,580	14,544	150	107,987	19,552	81,261	7,011	502,232	102,194
Tyumen Region	850,410	243,666	3,998	23	132,205	9,261	203,901	44,361	495,993	183,854
Khanty-Mansi Autonomous Area – Yugra	392,825	160,044	692	10	33,157	7,329	107,532	671	243,203	146,125
Yamal-Nenets Autonomous Area	137,086	7,380	883	0	20,962	23	22,518	1	90,746	7,353
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	320,499	76,243	2,423	13	78,086	1,909	73,851	43,689	162,045	30,377
Chelyabinsk Region	407,154	83,789	8,165	986	48,264	11,799	45,151	14,784	294,351	52,155
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>1,984,755</b>	<b>355,661</b>	<b>37,580</b>	<b>2,449</b>	<b>229,651</b>	<b>51,076</b>	<b>185,889</b>	<b>84,260</b>	<b>1,478,121</b>	<b>210,929</b>
Altai Republic	8,136	405	113	0	568	64	385	11	6,820	328
Republic of Buryatia	54,135	10,488	1,037	0	7,818	250	3,310	5,078	39,585	4,989
Republic of Tuva	7,884	213	127	0	506	6	214	0	6,579	207
Republic of Khakassia	34,546	2,645	584	0	2,427	64	1,200	0	28,225	2,529
Altai Territory	173,221	25,575	2,322	6	17,289	3,489	16,771	4,863	133,015	17,028

**Table 6.3.1 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Trans-Baikal Territory	66,097	4,668	989	0	5,028	396	3,310	984	54,930	3,279
Krasnoyarsk Territory	324,284	41,803	11,135	1,605	48,703	6,275	20,212	1,565	232,008	31,052
Irkutsk Region	277,273	85,150	3,928	47	26,753	7,559	43,545	49,710	196,880	27,024
Kemerovo Region	246,525	38,659	2,805	0	19,723	4,731	19,859	3,003	200,699	29,609
Novosibirsk Region	459,109	96,154	8,181	455	62,808	24,684	44,559	13,190	331,801	56,204
Omsk Region	190,899	27,977	3,338	0	19,289	1,690	13,747	3,191	150,563	22,357
Tomsk Region	142,645	21,924	3,021	336	18,741	1,868	18,777	2,667	97,016	16,323
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>1,124,026</b>	<b>264,643</b>	<b>20,397</b>	<b>305</b>	<b>117,092</b>	<b>37,954</b>	<b>215,144</b>	<b>114,714</b>	<b>745,008</b>	<b>110,096</b>
Republic of Sakha (Yakutia)	124,353	9,308	2,187	85	13,780	1,144	18,429	2,595	85,043	5,452
Kamchatka Territory	69,094	12,806	1,455	1	7,816	3,698	3,751	1,157	54,307	7,938
Primorye Territory	292,154	75,867	5,500	185	42,586	13,450	16,528	15,917	221,664	45,495
Khabarovsk Territory	224,843	109,755	2,571	18	17,781	4,204	19,117	78,204	181,516	26,964
Amur Region	87,116	8,464	1,601	14	6,870	746	8,417	1,048	67,181	6,424
Magadan Region	40,499	17,185	439	2	3,985	5,588	3,471	8,144	31,332	3,405
Sakhalin Region	262,186	29,817	5,287	0	22,474	9,095	144,686	7,398	84,711	13,291
Jewish Autonomous Region	11,551	1,071	160	0	582	11	191	195	10,320	829
Chukotka Autonomous Area	12,231	370	1,198	0	1,217	18	556	55	8,934	297
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>15,034</b>	<b>50,791</b>	<b>0</b>	<b>3</b>	<b>3,699</b>	<b>30,844</b>	<b>9,233</b>	<b>7,146</b>	<b>2,102</b>	<b>8,648</b>

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

<sup>2</sup> Excluding funds of individual entrepreneurs.

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

Table 6.3.2

## Funds of Individual Entrepreneurs

(millions of rubles)

1	31.07.2016		
	2	3	4
	total	in rubles	in foreign currency
THE RUSSIAN FEDERATION	290,529	277,355	13,174
<b>CENTRAL FEDERAL DISTRICT</b>	<b>86,031</b>	<b>80,171</b>	<b>5,860</b>
Belgorod Region	2,985	2,847	138
Bryansk Region	1,448	1,411	37
Vladimir Region	2,651	2,566	85
Voronezh Region	4,606	4,459	147
Ivanovo Region	1,673	1,627	47
Kaluga Region	1,699	1,604	95
Kostroma Region	2,465	1,787	679
Kursk Region	3,443	3,167	276
Lipetsk Region	1,761	1,735	26
Moscow Region	10,856	10,655	201
Orel Region	1,244	1,220	23
Ryazan Region	1,731	1,719	11
Smolensk Region	1,419	1,379	40
Tambov Region	1,585	1,572	13
Tver Region	1,467	1,449	18
Tula Region	1,996	1,952	44
Yaroslavl Region	2,159	2,009	151
Moscow	40,842	37,012	3,830
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>27,859</b>	<b>26,271</b>	<b>1,589</b>
Republic of Karelia	1,239	1,174	65
Republic of Komi	2,050	2,047	3
Arkhangelsk Region	2,510	2,489	22
Nenets Autonomous Area	178	178	0
Arkhangelsk Region, excluding Nenets Autonomous Area	2,333	2,311	22
Vologda Region	2,133	1,941	192
Kaliningrad Region	2,451	2,277	175
Leningrad Region	1,356	1,261	95
Murmansk Region	1,053	1,017	35
Novgorod Region	899	819	79
Pskov Region	587	561	26
Saint Petersburg	13,580	12,684	896
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>39,799</b>	<b>38,618</b>	<b>1,180</b>
Republic of Adygeya (Adygeya)	661	660	1
Republic of Kalmykia	244	244	0
Republic of Crimea	2,300	2,283	17
Krasnodar Territory	18,660	18,146	514
Astrakhan Region	1,680	1,612	68
Volgograd Region	3,919	3,787	132
Rostov Region	11,716	11,279	437
Sevastopol	618	608	10
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>8,957</b>	<b>8,634</b>	<b>323</b>
Republic of Daghestan	1,260	1,252	7
Republic of Ingushetia	65	65	0
Kabardino-Balkar Republic	680	672	8
Karachay-Cherkess Republic	380	376	4
Republic of North Ossetia – Alania	482	473	8



**Table 6.3.2 (end)**  
(millions of rubles)

1	2	3	4
Chechen Republic	226	225	1
Stavropol Territory	5,865	5,570	295
<b>VOLGA FEDERAL DISTRICT</b>	<b>43,448</b>	<b>42,070</b>	<b>1,377</b>
Republic of Bashkortostan	4,323	4,224	99
Mari El Republic	757	693	64
Republic of Mordovia	714	709	5
Republic of Tatarstan (Tatarstan)	5,622	5,461	161
Udmurt Republic	2,643	2,599	44
Chuvash Republic – Chuvashia	1,476	1,444	32
Perm Territory	5,623	5,447	177
Kirov Region	3,344	3,047	297
Nizhny Novgorod Region	4,835	4,682	153
Orenburg Region	3,151	3,085	66
Penza Region	2,219	2,201	19
Samara Region	2,874	2,811	63
Saratov Region	3,997	3,894	103
Ulyanovsk Region	1,870	1,774	96
<b>URALS FEDERAL DISTRICT</b>	<b>27,957</b>	<b>27,362</b>	<b>595</b>
Kurgan Region	1,546	1,530	16
Sverdlovsk Region	8,965	8,682	283
Tyumen Region	8,938	8,880	58
Khanty-Mansi Autonomous Area – Yugra	4,574	4,525	49
Yamal-Nenets Autonomous Area	1,656	1,654	2
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	2,708	2,701	7
Chelyabinsk Region	8,509	8,270	238
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>33,067</b>	<b>31,759</b>	<b>1,308</b>
Altai Republic	213	212	2
Republic of Buryatia	1,828	1,797	31
Republic of Tuva	420	420	0
Republic of Khakassia	1,411	1,407	4
Altai Territory	3,045	3,020	25
Trans-Baikal Territory	1,754	1,745	9
Krasnoyarsk Territory	4,906	4,669	238
Irkutsk Region	5,733	5,430	303
Kemerovo Region	2,655	2,612	43
Novosibirsk Region	5,348	4,951	397
Omsk Region	3,697	3,509	188
Tomsk Region	2,056	1,987	69
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>23,410</b>	<b>22,469</b>	<b>941</b>
Republic of Sakha (Yakutia)	4,349	4,338	10
Kamchatka Territory	1,676	1,665	11
Primorye Territory	5,265	4,725	540
Khabarovsk Territory	3,281	3,100	180
Amur Region	2,920	2,803	117
Magadan Region	955	941	14
Sakhalin Region	4,319	4,288	31
Jewish Autonomous Region	328	292	36
Chukotka Autonomous Area	316	316	0
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>0</b>	<b>0</b>	<b>0</b>

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 Institutions<sup>1</sup>

(millions of rubles)

1	31.07.2016			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
THE RUSSIAN FEDERATION	19,778.6	1,753.8	12,183.9	79.9
<b>CENTRAL FEDERAL DISTRICT</b>	<b>18,855.9</b>	<b>318.9</b>	<b>5,269.7</b>	<b>61.6</b>
Belgorod Region	6.4	0.0	51.5	2.4
Bryansk Region	11.4	0.3	58.4	0.0
Vladimir Region	11.5	2.2	55.7	5.1
Voronezh Region	9.6	0.4	83.7	7.7
Ivanovo Region	12.7	0.2	37.0	0.0
Kaluga Region	10.6	0.9	43.9	0.0
Kostroma Region	6.1	7.2	26.0	0.0
Kursk Region	7.6	11.9	10.8	0.0
Lipetsk Region	6.7	30.1	30.5	0.0
Moscow Region	300.3	33.4	266.4	0.0
Orel Region	6.7	28.1	30.5	0.0
Ryazan Region	5.7	1.0	0.0	0.0
Smolensk Region	2.0	0.6	3.2	0.0
Tambov Region	8.7	19.3	35.9	0.0
Tver Region	20.3	45.3	35.7	0.0
Tula Region	8.5	5.5	5.0	0.0
Yaroslavl Region	13.5	0.6	13.8	0.0
Moscow	18,407.6	131.8	4,481.8	46.5
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>85.6</b>	<b>149.2</b>	<b>711.7</b>	<b>0.3</b>
Republic of Karelia	1.9	9.1	19.7	0.0
Republic of Komi	9.1	33.8	42.1	0.0
Arkhangelsk Region	9.6	15.8	58.6	0.0
Nenets Autonomous Area	1.2	0.0	0.2	0.0
Arkhangelsk Region, excluding Nenets Autonomous Area	8.5	15.8	58.4	0.0
Vologda Region	3.8	20.8	60.7	0.0
Kaliningrad Region	5.2	27.7	22.9	0.0
Leningrad Region	9.7	22.7	25.2	0.0
Murmansk Region	0.7	8.0	30.1	0.0
Novgorod Region	2.7	8.5	20.9	0.3
Pskov Region	2.3	1.4	12.0	0.0
Saint Petersburg	40.6	1.4	419.4	0.0
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>141.9</b>	<b>146.3</b>	<b>302.1</b>	<b>0.4</b>
Republic of Adygeya (Adygeya)	0.1	9.8	14.6	0.0
Republic of Kalmykia	5.5	0.0	1.4	0.0
Republic of Crimea	10.2	0.0	128.3	0.0
Krasnodar Territory	44.5	9.3	128.0	0.4
Astrakhan Region	7.9	16.1	0.6	0.0
Volgograd Region	32.7	1.7	0.0	0.0
Rostov Region	38.8	109.4	22.0	0.0
Sevastopol	2.4	0.0	7.2	0.0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>190.8</b>	<b>163.5</b>	<b>348.7</b>	<b>0.0</b>
Republic of Dagestan	107.6	76.9	107.1	0.0
Republic of Ingushetia	1.3	0.0	0.0	0.0
Kabardino-Balkar Republic	2.7	0.7	0.0	0.0
Karachay-Cherkess Republic	3.6	0.8	13.5	0.0
Republic of North Ossetia – Alania	5.3	0.0	0.0	0.0

**Table 6.3.3 (end)**  
(millions of rubles)

1	2	3	4	5
Chechen Republic	51.6	0.0	0.0	0.0
Stavropol Territory	18.6	85.1	228.2	0.0
<b>VOLGA FEDERAL DISTRICT</b>	<b>179.1</b>	<b>356.4</b>	<b>3,819.4</b>	<b>0.0</b>
Republic of Bashkortostan	7.9	18.7	195.5	0.0
Mari El Republic	4.9	0.0	4.0	0.0
Republic of Mordovia	3.3	0.1	232.4	0.0
Republic of Tatarstan (Tatarstan)	21.3	0.0	2,596.5	0.0
Udmurt Republic	12.3	27.5	68.5	0.0
Chuvash Republic – Chuvashia	9.9	29.4	55.7	0.0
Perm Territory	16.4	93.8	155.3	0.0
Kirov Region	8.4	47.9	100.4	0.0
Nizhny Novgorod Region	26.2	52.8	161.2	0.0
Orenburg Region	16.9	44.5	99.1	0.0
Penza Region	4.2	0.2	27.4	0.0
Samara Region	17.0	0.7	8.0	0.0
Saratov Region	24.3	3.8	65.2	0.0
Ulyanovsk Region	5.9	36.8	50.2	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>68.2</b>	<b>307.4</b>	<b>617.0</b>	<b>0.1</b>
Kurgan Region	6.4	0.3	49.4	0.0
Sverdlovsk Region	25.9	67.7	141.1	0.0
Tyumen Region	22.9	236.8	380.2	0.1
Khanty-Mansi Autonomous Area – Yugra	7.4	86.7	146.0	0.0
Yamal-Nenets Autonomous Area	3.0	24.2	148.9	0.1
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	12.5	125.9	85.4	0.0
Chelyabinsk Region	13.1	2.5	46.2	0.0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>166.4</b>	<b>225.8</b>	<b>650.4</b>	<b>0.0</b>
Altai Republic	1.8	1.5	19.3	0.0
Republic of Buryatia	2.0	1.8	33.9	0.0
Republic of Tuva	2.6	6.9	14.6	0.0
Republic of Khakassia	3.8	1.3	28.5	0.0
Altai Territory	20.8	43.3	63.3	0.0
Trans-Baikal Territory	31.0	3.6	0.0	0.0
Krasnoyarsk Territory	18.1	107.3	159.7	0.0
Irkutsk Region	24.2	21.8	95.3	0.0
Kemerovo Region	14.2	4.4	83.8	0.0
Novosibirsk Region	26.4	9.6	122.6	0.0
Omsk Region	15.4	0.5	1.1	0.0
Tomsk Region	6.1	23.7	28.3	0.0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>90.8</b>	<b>86.4</b>	<b>464.9</b>	<b>17.4</b>
Republic of Sakha (Yakutia)	20.8	4.9	157.6	0.0
Kamchatka Territory	15.2	6.7	9.2	0.0
Primorye Territory	20.9	44.1	115.3	0.0
Khabarovsk Territory	8.4	2.7	32.3	0.0
Amur Region	13.0	17.4	57.2	0.0
Magadan Region	3.7	0.0	4.6	17.3
Sakhalin Region	7.6	9.1	87.4	0.2
Jewish Autonomous Region	0.7	0.0	0.0	0.0
Chukotka Autonomous Area	0.7	1.4	1.3	0.0

<sup>1</sup> 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 Use<sup>1</sup>

	31.07.2016												
	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	
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	16,808,251	593,516	479,610	4,345,836	601,205	428,916	691,340	700,659	3,724,582	783,060	2,008,333	2,930,805	
CENTRAL FEDERAL DISTRICT	9,577,849	231,069	156,002	2,364,909	133,875	160,522	384,055	384,638	2,219,553	564,601	1,767,033	1,367,595	
Belgorod Region	91,600	925	0	29,784	108	24,786	4,574	1,258	12,624	1,667	878	14,995	
Bryansk Region	40,496	10	0	15,321	0	10,016	672	117	5,193	253	776	8,139	
Vladimir Region	233,028	28	0	199,389	5,806	1,188	1,156	199	9,541	994	761	13,965	
Voronezh Region	116,390	694	9	19,923	857	25,427	4,005	4,585	27,713	4,827	8,638	19,720	
Ivanovo Region	26,466	1	0	5,555	1,661	163	697	98	7,319	1,554	500	8,918	
Kaluga Region	61,353	340	0	25,815	3,931	1,390	3,569	587	13,451	1,178	1,152	9,939	
Kostroma Region	18,467	63	0	3,190	32	320	123	81	9,523	72	370	4,695	
Kursk Region	53,169	3	2	16,366	965	15,948	1,001	268	11,400	521	305	6,392	
Lipetsk Region	62,005	0	0	19,771	541	16,592	1,528	157	9,345	2,025	1,144	10,902	
Moscow Region	1,300,937	1,927	1,633	266,145	25,886	8,984	33,050	7,480	431,121	55,953	96,191	374,201	
Orel Region	45,735	0	0	6,043	580	8,002	1,434	539	19,981	319	496	8,340	
Ryazan Region	41,764	117	12	14,676	104	4,771	1,770	398	10,822	253	392	8,461	
Smolensk Region	41,512	9	0	30,199	313	318	514	154	3,824	206	204	5,770	
Tambov Region	41,528	0	0	12,490	3,140	8,212	2,375	436	5,212	1,044	889	7,730	
Tver Region	29,771	139	0	11,304	138	5,397	420	121	5,534	719	250	5,750	
Tula Region	283,904	95	0	202,608	18,293	3,111	1,994	302	14,397	19,426	6,975	16,706	
Yaroslavl Region	107,481	2	0	38,622	3,146	2,299	1,978	5,598	10,350	1,080	28,905	15,501	
Moscow	6,982,245	226,717	154,346	1,447,708	68,372	23,598	323,198	362,260	1,612,203	472,512	1,618,208	827,468	

(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	1,531,745	5,947	2,444	366,842	50,286	17,209	99,681	203,198	265,088	34,114	77,752	411,630
Republic of Karelia	33,619	1,212	243	8,328	1,530	373	1,279	142	2,678	424	1,771	15,883
Republic of Komi	19,558	1,976	1,923	3,132	2,447	191	2,690	410	2,718	359	426	5,208
Arkhangel'sk Region	38,927	31	0	11,920	734	176	459	1,540	8,458	834	368	14,407
Nenets Autonomous Area	24	0	0	0	0	0	0	7	14	0	0	3
Arkhangel'sk Region, excluding Nenets Autonomous Area	38,903	31	0	11,920	734	176	459	1,533	8,444	834	368	14,404
Vologda Region	43,713	0	0	8,778	2,199	957	1,039	837	11,414	408	1,513	16,566
Kaliningrad Region	48,907	159	0	13,085	2,007	7,599	918	795	12,491	1,004	1,244	9,606
Leningrad Region	138,452	310	272	42,643	8,133	4,914	26,668	585	18,336	2,255	11,782	22,826
Murmansk Region	21,479	2,100	0	377	3,775	194	313	681	3,268	1,484	1,919	7,369
Novgorod Region	24,045	2	0	7,312	2,087	1,550	489	37	5,173	1,042	50	6,302
Pskov Region	8,534	7	6	1,977	1,463	456	717	83	870	158	123	2,679
Saint Petersburg	1,154,512	151	0	269,288	25,911	800	65,108	198,088	199,682	26,146	58,555	310,783
SOUTHERN FEDERAL DISTRICT	1,112,738	2,996	2,404	209,972	21,060	89,243	35,321	26,251	466,317	26,537	23,786	211,256
Republic of Adygeya (Adygeya)	12,388	0	0	3,241	1	2,825	1,766	104	804	944	805	1,898
Republic of Kalmykia	586	1	1	3	0	155	211	54	108	0	10	45
Republic of Crimea	23,040	0	0	1,796	165	531	788	700	9,051	1,149	873	7,988
Krasnodar Territory	690,492	91	22	79,569	10,821	52,833	14,766	22,262	368,388	10,515	13,679	117,568
Astrakhan Region	11,029	32	32	1,236	200	2,137	1,399	33	2,396	2,031	148	1,417
Volgograd Region	82,481	496	208	28,718	127	8,906	2,702	1,148	16,789	1,457	2,638	19,499
Rostov Region	287,155	2,376	2,141	94,832	9,424	21,661	13,057	1,925	68,311	10,362	5,393	59,815
Sevastopol	5,568	0	0	578	321	196	631	25	471	80	240	3,026
NORTH CAUCASIAN FEDERAL DISTRICT	114,549	187	165	29,338	5,865	19,769	4,891	908	26,547	2,015	609	24,421
Republic of Dagestan	4,871	0	0	426	0	89	913	4	1,493	1	38	1,906
Republic of Ingushetia	255	0	0	250	0	0	0	5	0	0	0	0
Kabardino-Balkar Republic	8,887	0	0	4,930	7	1,382	141	331	1,856	8	17	217
Karachay-Cherkess Republic	12,417	0	0	3,392	1,437	648	671	22	5,989	2	13	243
Republic of North Ossetia – Alania	5,199	59	37	2,383	0	956	853	45	429	80	23	371
Chechen Republic	3,149	127	127	182	0	1,850	141	7	565	59	39	179
Stavropol Territory	79,772	0	0	17,775	4,420	14,844	2,173	495	16,215	1,866	479	21,506
VOLGA FEDERAL DISTRICT	2,182,993	54,519	43,480	967,991	150,996	82,249	72,158	30,796	315,654	93,327	50,618	364,685
Republic of Bashkortostan	216,639	4,056	2,429	87,764	4,651	13,156	10,031	3,561	31,949	5,802	7,231	48,436

Table 6.4.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Mari El Republic	13,178	10	0	2,823	658	1,410	842	84	2,378	25	68	4,879
Republic of Mordovia	22,749	201	0	6,613	9	5,190	1,179	89	4,216	614	427	4,213
Republic of Tatarstan (Tatarstan)	782,909	38,077	37,950	512,445	4,370	19,954	15,677	5,828	63,290	35,296	23,008	64,964
Udmurt Republic	50,823	31	31	14,761	474	5,696	819	537	7,491	3,000	2,310	15,704
Chuvash Republic – Chuvashia	31,214	78	78	13,792	58	816	2,666	218	4,217	481	494	8,393
Perm Territory	114,271	438	438	36,905	3,762	6,016	3,088	3,497	28,529	5,486	2,540	24,010
Kirov Region	30,638	0	0	8,486	716	1,739	1,409	837	5,724	735	448	10,545
Nizhny Novgorod Region	385,080	211	160	150,957	18,851	4,649	8,174	3,996	58,021	20,023	1,979	118,220
Orenburg Region	68,441	9,185	340	9,367	394	2,930	4,126	4,398	22,661	1,385	756	13,239
Penza Region	38,969	31	0	10,924	3,355	8,720	1,812	1,361	5,846	844	314	5,762
Samara Region	301,212	1,440	1,347	64,524	108,133	5,288	16,872	5,890	48,812	17,070	7,843	25,341
Saratov Region	83,967	709	707	26,477	5,211	5,788	3,159	241	23,909	1,426	1,578	15,469
Ulyanovsk Region	42,903	54	0	22,152	355	897	2,305	259	8,611	1,139	1,622	5,509
URALS FEDERAL DISTRICT	827,669	68,085	63,755	231,635	31,224	22,633	45,449	11,720	136,034	28,513	38,481	213,895
Kurgan Region	16,335	11	0	5,953	676	1,002	611	54	1,817	82	481	5,648
Sverdlovsk Region	349,051	1,249	0	148,306	17,528	3,500	12,016	5,908	67,367	14,669	15,149	63,359
Tyumen Region	245,126	64,186	63,755	21,422	5,639	8,085	25,272	4,771	25,926	8,998	17,250	63,576
Khanty-Mansi Autonomous Area – Yugra	94,945	48,562	48,131	879	1,694	1,157	12,204	3,108	7,679	1,619	2,995	15,046
Yamal-Nenets Autonomous Area	11,569	1,262	1,262	1,231	170	0	2,515	501	1,205	162	1,563	2,960
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	138,612	14,362	14,362	19,312	3,775	6,927	10,554	1,162	17,042	7,217	12,692	45,570
Chelyabinsk Region	217,157	2,640	0	55,953	7,381	10,046	7,550	987	40,923	4,764	5,602	81,313
SIBERIAN FEDERAL DISTRICT	1,088,774	148,991	140,162	508,836	146,041	26,137	37,376	15,204	227,192	24,190	39,364	273,443
Altai Republic	12,012	0	0	430	1,303	101	344	170	5,732	846	127	2,959
Republic of Buryatia	12,580	455	0	3,417	3	749	1,171	52	2,260	158	1,556	2,758
Republic of Tuva	1,400	608	308	74	51	116	78	31	291	2	10	139
Republic of Khakassia	9,097	1,302	1,254	288	2,508	199	252	456	2,089	150	204	1,649
Altai Territory	88,764	4,147	0	19,189	3,833	4,351	2,214	1,290	22,624	1,009	694	29,412
Trans-Baikal Territory	14,278	996	0	483	2,061	121	574	66	6,992	266	266	2,453
Krasnoyarsk Territory	148,390	1,364	145	26,240	12,587	3,855	10,501	4,477	31,616	6,631	10,831	40,287
Irkutsk Region	192,237	10,310	9,508	5,755	87,891	3,655	6,929	2,307	29,940	1,646	2,171	41,633
Kemerovo Region	262,129	128,001	127,720	50,491	14,592	1,130	1,693	1,051	19,718	5,431	1,849	38,173
Novosibirsk Region	176,225	580	0	19,567	14,146	4,557	7,930	2,575	61,886	4,025	18,234	42,725

**Table 6.4.1 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Omsk Region	76,441	0	0	16,139	2,180	4,813	1,382	1,266	22,064	3,131	1,116	24,349
Tomsk Region	95,220	1,226	1,226	8,763	4,885	2,489	4,309	1,464	21,980	895	2,305	46,905
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>371,934</b>	<b>81,722</b>	<b>71,199</b>	<b>24,313</b>	<b>61,859</b>	<b>11,156</b>	<b>12,409</b>	<b>27,944</b>	<b>68,196</b>	<b>9,762</b>	<b>10,691</b>	<b>63,881</b>
Republic of Sakha (Yakutia)	119,318	70,860	69,784	1,809	8,910	91	2,633	13,274	8,685	3,691	1,529	7,835
Kamchatka Territory	13,181	0	0	619	2,360	183	463	366	2,635	2,233	1,714	2,608
Primorye Territory	99,709	360	3	16,142	9,897	5,163	2,375	6,998	23,868	1,302	3,915	29,690
Khabarovsk Territory	81,711	3,128	0	2,629	33,697	2,900	2,431	4,631	17,729	2,053	2,899	9,614
Amur Region	15,678	1,914	1,003	2,470	1,316	2,672	1,650	240	2,477	51	100	2,791
Magadan Region	15,164	4,475	0	329	1,500	17	117	691	5,306	2	214	2,513
Sakhalin Region	17,609	463	409	295	2,629	42	957	1,380	3,259	429	296	7,860
Jewish Autonomous Region	1,353	0	0	20	2	88	0	2	250	0	21	970
Chukotka Autonomous Area	8,212	523	0	0	1,549	0	1,784	363	3,989	0	4	0

<sup>1</sup> 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 Use<sup>1</sup>**

(millions of rubles)

	31.07.2016												
	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	1,733,824	403,999	168,154	497,324	1,228	10,834	23,827	160,895	225,700	157,052	231,511	21,453	
CENTRAL FEDERAL DISTRICT	747,218	33,583	12,082	74,705	798	6,902	23,517	138,295	159,822	112,987	183,593	13,016	
Belgorod Region	1,284	219	0	926	0	0	0	19	121	0	0	0	
Bryansk Region	3,368	0	0	0	0	3,100	0	0	0	0	268	0	
Vladimir Region	2,313	0	0	2,149	0	0	0	0	0	0	0	165	
Voronezh Region	14,035	0	0	11,539	0	1,756	0	0	198	0	542	0	
Ivanovo Region	125	0	0	125	0	0	0	0	0	0	0	0	
Kaluga Region	1,698	0	0	85	0	0	769	0	86	19	0	739	
Kostroma Region	111,303	0	0	205	0	0	0	111,097	0	0	0	0	
Kursk Region	20,216	18,416	0	0	0	1,800	0	0	0	0	0	0	
Lipetsk Region	194	0	0	134	0	59	0	0	0	0	0	0	
Moscow Region	43,823	0	0	4,966	0	78	0	2,518	2,499	18,427	13,750	1,585	
Orel Region	3,426	0	0	3,172	0	0	0	0	244	0	0	9	
Ryazan Region	188	0	0	74	0	0	0	0	114	0	0	0	
Smolensk Region	5,319	0	0	5,319	0	0	0	0	0	0	0	0	
Tambov Region	429	0	0	227	0	43	0	0	0	159	0	0	
Tver Region	1,010	0	0	1,005	0	0	0	0	4	0	0	0	
Tula Region	17,894	0	0	17,223	0	0	0	0	0	0	0	671	
Yaroslavl Region	1,397	0	0	13	0	0	16	0	163	0	1,204	0	
Moscow	519,196	14,949	12,082	27,540	798	67	22,732	24,661	156,391	94,382	167,829	9,847	



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	212,242	12,538	12,538	128,428	0	126	294	2,235	13,387	31,004	17,797	6,433
Republic of Karelia	3,190	0	0	0	0	0	0	0	0	0	3,190	0
Republic of Komi	223	0	0	223	0	0	0	0	0	0	0	0
Arkhangelsk Region	12,249	8,717	8,717	151	0	0	0	0	190	0	3,190	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	12,249	8,717	8,717	151	0	0	0	0	190	0	3,190	0
Vologda Region	29,393	0	0	25,280	0	126	0	0	20	0	50	3,917
Kaliningrad Region	55,774	200	200	51,084	0	0	0	0	4,423	0	30	37
Leningrad Region	13,821	3,603	3,603	8,617	0	0	0	0	614	0	0	987
Murmansk Region	11,030	0	0	0	0	0	0	1,895	168	146	8,820	0
Novgorod Region	1,980	0	0	1,823	0	0	0	0	157	0	0	0
Pskov Region	1,025	19	19	1,006	0	0	0	0	0	0	0	0
Saint Petersburg	83,558	0	0	40,244	0	0	294	339	7,815	30,858	2,516	1,492
SOUTHERN FEDERAL DISTRICT	61,106	36	36	26,820	356	2,148	0	6,012	13,794	4,984	6,931	25
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	29,838	0	0	8,019	356	2,148	0	5,702	3,792	4,984	4,837	0
Astrakhan Region	1,460	0	0	0	0	0	0	0	291	0	1,169	0
Volgograd Region	3,691	0	0	3,569	0	0	0	0	97	0	0	25
Rostov Region	26,117	36	36	15,231	0	0	0	310	9,614	0	925	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	1,741	0	0	1,028	0	248	0	0	441	0	24	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	24	0	0	0	0	0	0	0	0	0	24	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	1,717	0	0	1,028	0	248	0	0	441	0	0	0
VOLGA FEDERAL DISTRICT	127,457	15,138	241	89,402	0	329	16	10,909	7,861	1,136	686	1,980
Republic of Bashkortostan	37,584	4,818	0	32,376	0	46	0	0	344	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	11,477	0	0	11,477	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)	8,664	4,897	0	2,919	0	0	10	0	779	0	0	59
Udmurt Republic	0	0	0	0	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	113	0	0	113	0	0	0	0	0	0	0	0
Perm Territory	29,526	2,613	0	26,182	0	0	0	0	60	0	671	0
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	5,506	0	0	3,409	0	0	0	0	176	0	0	1,921
Orenburg Region	6,287	2,810	241	1,962	0	0	0	380	0	1,136	0	0
Penza Region	723	0	0	283	0	282	0	0	158	0	0	0
Samara Region	3,809	0	0	3,220	0	0	7	27	555	0	0	0
Saratov Region	5,836	0	0	31	0	0	0	0	5,790	0	15	0
Ulyanovsk Region	17,932	0	0	7,429	0	0	0	10,503	0	0	0	0
URALS FEDERAL DISTRICT	300,547	118,559	115,727	134,706	73	0	0	292	28,188	2,764	15,966	0
Kurgan Region	105	0	0	0	0	0	0	0	105	0	0	0
Sverdlovsk Region	95,053	130	0	85,265	0	0	0	0	10	2,764	6,883	0
Tyumen Region	197,587	115,727	115,727	46,091	73	0	0	292	26,321	0	9,083	0
Khanty-Mansi Autonomous Area – Yugra	3,963	3,890	3,890	0	73	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	83,692	83,649	83,649	0	0	0	0	0	0	0	43	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	109,932	28,189	28,189	46,091	0	0	0	292	26,321	0	9,040	0
Chelyabinsk Region	7,803	2,701	0	3,350	0	0	0	0	1,751	0	0	0
SIBERIAN FEDERAL DISTRICT	259,434	213,606	27,529	37,300	0	301	0	335	790	3,721	3,380	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	1,380	1,380	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	324	283	0	42	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	11,924	8,692	0	0	0	0	0	0	0	0	3,232	0
Krasnoyarsk Territory	194,359	175,723	0	15,511	0	0	0	0	7	2,969	148	0
Irkutsk Region	5,039	0	0	4,669	0	26	0	335	9	0	0	0
Kemerovo Region	40,366	24,650	24,650	14,529	0	275	0	0	161	752	0	0
Novosibirsk Region	6,032	2,879	2,879	2,550	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	24,080	10,538	0	4,936	0	781	0	2,818	1,417	457	3,134	0
Republic of Sakha (Yakutia)	4,453	3,109	0	1,344	0	0	0	0	0	0	0	0
Kamchatka Territory	3,275	0	0	3,140	0	0	0	135	0	0	0	0
Primorye Territory	6,155	0	0	385	0	59	0	2,683	1,417	15	1,596	0
Khabarovsk Territory	5,169	4,171	0	0	0	722	0	0	0	0	277	0
Amur Region	318	0	0	67	0	0	0	0	0	251	0	0
Magadan Region	3,444	2,703	0	0	0	0	0	0	0	0	741	0
Sakhalin Region	710	0	0	0	0	0	0	0	0	190	520	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	555	555	0	0	0	0	0	0	0	0	0	0

<sup>1</sup> 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 Use<sup>1</sup>**

(millions of rubles)

	31.07.2016												
	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	21,568,047	1,047,674	856,746	4,594,679	1,123,176	1,471,619	1,660,133	1,257,385	3,528,187	3,017,331	3,684,152	183,710	
CENTRAL FEDERAL DISTRICT	11,065,529	252,513	185,684	1,319,075	357,586	555,470	962,800	693,108	1,806,943	2,119,746	2,925,196	73,092	
Belgorod Region	207,707	3,503	0	65,209	669	104,554	9,850	2,287	13,363	5,876	1,482	915	
Bryansk Region	82,700	10	0	23,717	267	40,376	935	540	7,529	6,632	1,890	804	
Vladimir Region	90,717	48	0	54,394	3,363	9,898	3,159	927	11,092	4,480	2,176	1,179	
Voronezh Region	236,301	1,286	7	46,980	1,686	71,842	5,739	2,930	43,456	44,370	16,525	1,486	
Ivanovo Region	37,328	14	0	11,324	825	1,404	1,417	617	11,811	7,558	1,712	645	
Kaluga Region	134,629	1,726	2	55,287	3,702	21,059	8,246	1,368	14,352	16,817	10,180	1,893	
Kostroma Region	28,698	38	0	8,692	330	2,014	793	709	11,666	3,219	873	365	
Kursk Region	167,033	54,797	0	22,368	336	63,266	2,083	925	19,380	1,783	1,255	840	
Lipetsk Region	109,082	26	0	32,179	421	46,180	3,549	927	12,470	8,293	4,453	584	
Moscow Region	1,229,628	1,394	938	240,451	47,467	35,819	79,810	20,005	295,277	179,775	316,098	13,532	
Orel Region	61,988	3	0	11,168	343	23,125	895	991	21,452	2,103	1,318	591	
Ryazan Region	83,050	210	85	37,153	24	20,300	3,262	1,551	14,109	3,777	1,928	737	
Smolensk Region	58,214	160	156	32,937	475	6,941	2,015	1,175	9,747	2,528	1,790	447	
Tambov Region	85,757	0	0	31,437	973	40,261	2,497	1,634	5,095	2,001	1,379	480	
Tver Region	63,149	179	5	18,224	265	23,120	2,278	1,340	13,387	2,337	1,552	466	
Tula Region	162,838	1,818	2	52,973	28,797	16,500	3,795	2,635	14,057	18,166	22,882	1,215	
Yaroslavl Region	152,207	2	0	58,285	13,581	14,173	5,776	1,600	15,242	7,226	35,071	1,252	
Moscow	8,074,504	187,301	184,490	516,299	254,063	14,640	826,700	650,948	1,273,457	1,802,804	2,502,632	45,661	

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	2,185,997	12,648	5,801	666,508	83,127	76,598	202,375	279,097	437,369	192,754	209,628	25,891	
Republic of Karelia	30,492	1,934	489	9,428	2,415	2,630	1,100	537	3,775	3,288	5,211	174	
Republic of Komi	26,217	4,571	4,550	6,103	1,736	601	1,802	953	6,021	3,116	876	438	
Arkhangelsk Region	117,443	81	1	96,119	1,653	1,602	470	2,011	12,797	1,285	525	901	
Nenets Autonomous Area	120	0	0	10	5	0	12	40	46	4	2	0	
Arkhangelsk Region, excluding Nenets Autonomous Area	117,323	81	1	96,108	1,648	1,602	458	1,971	12,751	1,281	522	901	
Vologda Region	54,079	0	0	20,983	2,014	8,653	2,027	1,060	13,032	2,570	2,730	1,010	
Kaliningrad Region	93,964	252	0	29,576	3,512	18,206	4,133	3,992	20,306	5,126	7,831	1,031	
Leningrad Region	204,658	836	274	78,462	14,456	26,568	31,697	3,048	19,603	10,595	18,180	1,212	
Murmansk Region	28,949	4,209	0	935	1,848	2,026	523	1,041	5,159	4,782	7,938	487	
Novgorod Region	36,634	18	14	16,815	556	8,883	1,346	436	6,284	1,402	518	375	
Pskov Region	28,290	442	441	5,002	222	2,811	1,452	297	15,576	1,608	609	270	
Saint Petersburg	1,565,270	305	33	403,086	54,716	4,618	157,823	265,721	334,817	158,983	165,210	19,993	
SOUTHERN FEDERAL DISTRICT	1,327,222	7,155	5,867	344,288	60,075	260,871	85,687	26,319	255,299	109,330	162,568	15,631	
Republic of Adygeya (Adygeya)	26,969	146	0	6,764	8	7,405	3,786	216	3,230	2,035	3,229	151	
Republic of Kalmykia	6,912	1	1	61	6	5,013	343	155	755	173	400	5	
Republic of Crimea	13,999	0	0	1,711	40	626	458	397	7,308	1,672	1,014	773	
Krasnodar Territory	718,768	591	7	136,378	27,139	150,179	41,918	17,216	143,622	62,852	130,353	8,518	
Astrakhan Region	39,480	58	58	7,587	2,216	4,002	10,539	567	7,090	6,474	854	94	
Volgograd Region	130,082	985	632	56,747	533	22,434	6,001	2,831	22,197	7,633	8,683	2,038	
Rostov Region	388,754	5,374	5,168	134,630	30,035	71,001	22,366	4,764	70,888	28,134	17,718	3,843	
Sevastopol	2,259	0	0	408	97	209	276	175	209	358	318	208	
NORTH CAUCASIAN FEDERAL DISTRICT	307,995	2,674	1,123	92,943	20,852	76,686	26,248	5,349	63,122	10,305	7,939	1,876	
Republic of Dagestan	26,274	145	95	8,372	80	6,802	5,203	153	4,575	212	557	175	
Republic of Ingushetia	6,200	50	25	3,578	0	1,214	494	41	694	129	0	0	
Kabardino-Balkar Republic	39,769	58	34	13,136	62	11,633	1,489	899	10,116	911	1,432	33	
Karachay-Cherkess Republic	27,174	241	0	9,667	1,175	3,191	5,970	296	5,893	295	424	23	
Republic of North Ossetia – Alania	14,285	1,440	613	4,999	70	2,400	1,479	267	2,934	374	267	54	
Chechen Republic	20,941	351	351	2,732	0	8,286	6,315	261	1,646	152	1,179	20	
Stavropol Territory	173,350	389	5	50,458	19,466	43,160	5,298	3,432	37,263	8,232	4,081	1,572	
VOLGA FEDERAL DISTRICT	2,656,746	79,542	55,857	994,296	185,011	281,568	132,236	87,673	374,113	325,305	171,700	25,300	
Republic of Bashkortostan	273,450	31,024	26,400	105,143	5,982	35,691	10,895	5,532	34,427	18,976	23,152	2,627	

Table 6.4.3 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Mari El Republic	55,103	7	0	11,813	253	34,293	2,003	464	3,471	1,327	1,061	410
Republic of Mordovia	98,072	6	0	35,102	63	26,824	2,477	583	9,011	4,134	19,413	458
Republic of Tatarstan (Tatarstan)	670,194	14,997	14,902	256,716	19,232	47,469	37,732	10,708	94,064	130,682	52,938	5,655
Udmurt Republic	105,332	9,474	9,294	52,246	304	10,405	4,459	3,149	13,007	7,797	3,000	1,491
Chuvash Republic – Chuvashia	63,026	105	78	20,796	972	3,851	4,930	1,377	7,700	20,271	2,349	675
Perm Territory	191,986	545	545	74,019	3,241	4,957	11,587	20,412	38,948	22,971	13,215	2,091
Kirov Region	48,231	16	0	14,429	682	13,607	2,411	1,622	10,898	2,890	925	750
Nizhny Novgorod Region	344,212	420	337	131,526	57,908	18,042	8,698	11,518	62,880	38,561	10,413	4,246
Orenburg Region	112,803	18,867	2,101	32,021	697	17,328	9,669	5,271	17,830	7,888	1,677	1,555
Penza Region	70,866	172	0	19,712	1,414	29,724	3,786	1,320	7,597	5,364	1,092	683
Samara Region	406,363	1,246	889	148,688	81,535	16,224	19,074	23,714	38,207	42,991	32,278	2,406
Saratov Region	133,525	1,315	1,310	44,657	12,320	16,226	10,878	1,172	28,225	10,875	6,043	1,814
Ulyanovsk Region	83,584	1,348	0	47,427	408	6,926	3,637	831	7,846	10,578	4,144	440
URALS FEDERAL DISTRICT	1,686,472	318,299	300,190	630,028	63,445	71,767	103,575	87,981	187,249	113,976	92,592	17,561
Kurgan Region	27,864	397	310	10,290	3,828	4,341	1,053	302	5,470	681	1,018	485
Sverdlovsk Region	544,801	2,293	49	281,200	25,875	11,665	33,810	20,498	91,742	42,830	29,616	5,272
Tyumen Region	717,102	300,085	299,452	129,238	23,296	15,148	56,052	63,691	42,498	39,836	42,262	4,996
Khanty-Mansi Autonomous Area – Yugra	185,482	59,319	58,919	2,882	12,659	890	27,460	46,408	13,205	9,127	11,775	1,757
Yamal-Nenets Autonomous Area	158,716	126,557	126,557	1,779	2,837	16	9,910	988	3,223	2,537	10,679	189
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	372,905	114,208	113,976	124,577	7,800	14,242	18,682	16,295	26,070	28,173	19,809	3,051
Chelyabinsk Region	396,706	15,524	380	209,300	10,447	40,613	12,659	3,490	47,539	30,629	19,696	6,808
SIBERIAN FEDERAL DISTRICT	1,781,640	280,409	220,960	431,849	276,074	115,901	115,829	35,475	304,876	117,227	84,855	19,144
Altai Republic	15,086	253	95	1,961	804	438	881	145	8,415	1,431	537	222
Republic of Buryatia	47,411	998	0	24,522	28	3,149	4,212	625	9,609	1,462	2,091	714
Republic of Tuva	2,521	567	565	148	3	238	109	100	1,179	74	85	17
Republic of Khakassia	14,194	1,382	1,300	834	2,216	1,353	760	689	3,274	1,393	2,133	159
Altai Territory	123,167	4,163	0	41,369	2,364	31,129	3,280	1,717	28,552	6,054	2,650	1,891
Trans-Baikal Territory	19,113	1,777	0	1,358	3,378	472	1,546	879	8,057	754	725	166
Krasnoyarsk Territory	461,203	38,612	2,615	167,820	102,339	28,247	20,988	7,314	35,958	33,390	22,874	3,662
Irkutsk Region	240,700	25,614	24,042	16,543	121,502	7,453	11,406	5,021	30,322	14,045	6,204	2,590
Kemerovo Region	402,448	202,179	187,756	96,495	14,995	5,681	3,631	3,659	45,859	22,178	5,261	2,511
Novosibirsk Region	246,063	507	248	37,628	20,560	16,468	25,416	11,315	74,747	19,487	37,262	2,674

Table 6.4.3 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Omsk Region	127,302	0	0	24,491	5,143	15,291	37,819	1,798	26,421	11,550	2,578	2,212
Tomsk Region	82,431	4,357	4,339	18,682	2,742	5,983	5,781	2,213	32,484	5,408	2,456	2,325
FAR-EASTERN FEDERAL DISTRICT	556,447	94,434	81,266	115,692	77,005	32,757	31,385	42,383	99,216	28,687	29,674	5,215
Republic of Sakha (Yakutia)	139,862	80,902	79,814	4,247	9,897	1,080	4,304	9,478	18,932	7,603	2,665	753
Kamchatka Territory	24,180	69	0	1,546	7,174	363	797	1,277	4,726	2,514	5,555	160
Primorye Territory	173,940	378	1	82,654	12,266	11,094	10,620	10,111	30,239	5,426	9,601	1,551
Khabarovsk Territory	145,778	1,446	0	21,730	38,529	11,005	8,110	17,257	24,842	11,714	9,873	1,271
Amur Region	26,480	2,426	703	3,596	2,447	8,245	3,150	438	4,944	439	607	187
Magadan Region	14,985	8,551	499	575	2,819	76	200	504	1,711	145	210	193
Sakhalin Region	21,679	332	244	1,121	3,020	443	2,386	3,001	8,506	816	1,021	1,033
Jewish Autonomous Region	2,458	0	0	223	15	451	148	51	1,391	31	84	66
Chukotka Autonomous Area	7,085	328	5	0	837	0	1,671	267	3,925	0	57	0

<sup>1</sup> 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 Use<sup>1</sup>

		31.07.2016												
		of which												
1	total	3	4	5	6	7	8	9	10	11	12	13	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		
THE RUSSIAN FEDERATION	7,759,215	1,250,107	618,286	2,081,750	5,544	96,561	434,269	390,033	570,511	1,629,139	1,300,298	1,002		
CENTRAL FEDERAL DISTRICT	3,903,854	159,908	126,365	392,206	3,662	62,462	373,464	152,324	372,094	1,369,776	1,017,577	382		
Belgorod Region	25,014	11,306	0	13,143	0	0	0	122	347	96	0	0		
Bryansk Region	48,670	0	0	20	0	47,483	0	31	793	74	268	0		
Vladimir Region	7,035	23	0	6,842	0	85	7	25	0	0	53	0		
Voronezh Region	58,520	0	0	49,857	0	2,998	668	0	692	0	4,304	0		
Ivanovo Region	1,536	0	0	261	0	0	1,246	0	23	6	0	0		
Kaluga Region	9,302	2	0	221	370	789	2,291	355	4,076	1,199	0	0		
Kostroma Region	14,296	0	0	6,689	0	0	0	4,112	687	2,569	238	0		
Kursk Region	20,890	18,416	0	3	0	2,119	0	6	346	0	0	0		
Lipetsk Region	10,768	0	0	9,809	0	272	65	0	270	0	351	0		
Moscow Region	398,853	0	0	16,687	0	1,276	26,487	71,150	45,187	138,725	99,275	67		
Orel Region	1,954	0	0	1,798	0	0	0	0	132	0	25	0		
Ryazan Region	4,570	0	0	914	0	181	3,021	0	454	0	0	0		
Smolensk Region	13,001	0	0	12,751	0	0	0	98	132	20	0	0		
Tambov Region	6,225	0	0	2,859	0	112	3,094	0	0	159	0	0		
Tver Region	16,633	0	0	12,734	0	330	0	0	273	3,296	0	0		
Tula Region	39,086	0	0	20,513	0	496	0	17	162	630	17,268	0		
Yaroslavl Region	7,055	0	0	4,150	0	0	0	0	181	1,267	1,457	0		
Moscow	3,220,445	130,161	126,365	232,955	3,292	6,319	336,585	76,408	318,339	1,221,734	894,338	315		

(millions of rubles)



Table 6.4.4 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	675,432	48,404	32,815	227,059	0	953	22,495	45,338	135,016	104,504	91,181	482
Republic of Karelia	5,702	0	0	0	0	360	0	148	0	455	4,739	0
Republic of Komi	9,946	0	0	3,351	0	0	0	0	337	0	6,258	0
Arkhangelsk Region	30,262	21,044	21,044	3,433	0	0	0	128	689	0	4,968	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	30,262	21,044	21,044	3,433	0	0	0	128	689	0	4,968	0
Vologda Region	24,453	0	0	24,061	0	161	0	0	141	29	60	0
Kaliningrad Region	77,434	1,022	1,022	59,262	0	230	453	6,472	4,177	5,757	56	5
Leningrad Region	37,914	3,603	3,603	22,473	0	0	0	4,243	689	6,431	474	0
Murmansk Region	55,886	16,367	778	0	0	0	0	5,970	201	1,018	32,331	0
Novgorod Region	16,075	0	0	13,704	0	0	0	0	2,318	44	10	0
Pskov Region	616	19	19	580	0	0	0	0	0	17	0	0
Saint Petersburg	417,145	6,349	6,349	100,195	0	201	22,042	28,377	126,466	90,753	42,285	477
SOUTHERN FEDERAL DISTRICT	292,650	36	36	75,513	947	2,795	1,774	139,238	7,724	34,330	30,292	0
Republic of Adygeya (Adygeya)	288	0	0	0	0	0	0	0	0	0	288	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Crimea	1,033	0	0	22	0	0	0	50	0	0	962	0
Krasnodar Territory	193,040	0	0	22,904	947	2,221	1,064	114,228	1,504	28,783	21,390	0
Astrakhan Region	5,857	0	0	0	0	19	516	173	636	3,176	1,337	0
Volgograd Region	3,638	0	0	1,525	0	76	0	114	891	0	1,032	0
Rostov Region	88,628	36	36	51,063	0	479	194	24,642	4,689	2,358	5,167	0
Sevastopol	165	0	0	0	0	0	0	31	3	14	116	0
NORTH CAUCASIAN FEDERAL DISTRICT	22,492	555	555	19,216	1	476	0	47	2,173	0	24	0
Republic of Dagestan	7,850	0	0	7,849	1	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	4,520	0	0	4,277	0	53	0	0	190	0	0	0
Karachay-Cherkess Republic	2,832	0	0	2,698	0	0	0	40	94	0	0	0
Republic of North Ossetia – Alania	798	555	555	0	0	0	0	0	219	0	24	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	6,492	0	0	4,391	0	423	0	8	1,669	0	0	0
VOLGA FEDERAL DISTRICT	858,108	322,689	172,977	434,458	166	4,236	8,048	32,733	10,046	27,085	18,509	139
Republic of Bashkortostan	79,840	9,383	0	64,348	81	822	80	0	336	3,720	1,070	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	4,590	0	0	4,371	0	195	0	0	24	0	0	0
Republic of Mordovia	26	0	0	26	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	195,518	114,283	997	46,217	0	0	0	57	2,498	17,750	14,713	0
Udmurt Republic	169,462	167,715	167,715	0	0	0	0	0	138	0	1,609	0
Chuvash Republic – Chuvashia	4,855	0	0	1,670	0	0	3,163	0	23	0	0	0
Perm Territory	253,187	5,927	0	242,571	0	2,020	1,352	0	84	359	875	0
Kirov Region	2,011	0	0	0	0	0	0	0	0	2,011	0	0
Nizhny Novgorod Region	28,616	0	0	15,859	0	0	1,918	10,015	432	165	89	139
Orenburg Region	51,048	7,190	1,689	39,042	85	20	0	3,899	0	811	0	0
Penza Region	18,639	15,616	0	1,012	0	880	0	0	1,059	72	0	0
Samara Region	8,545	0	0	4,737	0	0	943	78	2,387	268	132	0
Saratov Region	8,450	2,575	2,575	565	0	299	0	0	3,064	1,929	18	0
Ulyanovsk Region	33,323	0	0	14,042	0	0	592	18,685	0	0	4	0
URALS FEDERAL DISTRICT	960,626	194,859	172,940	590,126	769	22	13,240	13,214	34,767	658	112,971	0
Kurgan Region	22	0	0	0	0	22	0	0	0	0	0	0
Sverdlovsk Region	358,995	0	0	340,952	0	0	0	8	1,271	656	16,108	0
Tyumen Region	502,441	172,940	172,940	177,864	769	0	13,240	13,205	27,885	0	96,538	0
Khanty-Mansi Autonomous Area – Yugra	57,585	42,148	42,148	207	73	0	0	13,093	2,063	0	0	0
Yamal-Nenets Autonomous Area	196,814	84,972	84,972	0	0	0	216	0	15,087	0	96,538	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	248,043	45,820	45,820	177,657	695	0	13,025	112	10,734	0	0	0
Chelyabinsk Region	99,167	21,919	0	71,310	0	0	0	0	5,611	2	325	0
SIBERIAN FEDERAL DISTRICT	718,412	318,051	93,699	280,817	0	3,249	13,451	306	6,497	90,357	5,684	0
Altai Republic	1,039	0	0	0	0	0	0	0	801	197	41	0
Republic of Buryatia	1,037	118	0	82	0	837	0	0	0	0	0	0
Republic of Tuva	168	168	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	13,884	842	0	12,597	0	0	0	0	0	348	97	0
Altai Territory	1,877	0	0	103	0	896	0	0	115	725	37	0
Trans-Baikal Territory	17,721	14,217	0	268	0	0	0	0	5	0	3,232	0
Krasnoyarsk Territory	466,832	205,702	0	173,853	0	0	0	0	152	86,901	224	0
Irkutsk Region	44,964	3,306	0	25,191	0	803	13,410	302	1,681	0	272	0
Kemerovo Region	146,952	84,700	84,700	58,342	0	537	0	0	2,702	671	0	0
Novosibirsk Region	15,897	8,996	8,996	3,360	0	176	41	0	71	1,516	1,737	0

Table 6.4.4 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Omsk Region	7,118	0	0	7,019	0	0	0	5	50	0	44	0
Tomsk Region	923	3	3	0	0	0	0	0	920	0	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>327,640</b>	<b>205,604</b>	<b>18,898</b>	<b>62,355</b>	<b>0</b>	<b>22,369</b>	<b>1,797</b>	<b>6,832</b>	<b>2,195</b>	<b>2,428</b>	<b>24,060</b>	<b>0</b>
Republic of Sakha (Yakutia)	160,499	159,863	15,087	637	0	0	0	0	0	0	0	0
Kamchatka Territory	16,917	12,402	0	3,289	0	0	0	115	0	0	1,112	0
Primorye Territory	26,149	0	0	2,645	0	637	177	6,368	2,171	26	14,123	0
Khabarovsk Territory	106,840	18,813	23	55,724	0	21,732	919	0	5	2,160	7,486	0
Amur Region	6,466	6,387	0	61	0	0	0	0	19	0	0	0
Magadan Region	3,935	3,171	0	0	0	0	0	0	0	0	764	0
Sakhalin Region	5,653	3,788	3,788	0	0	0	700	349	0	241	575	0
Jewish Autonomous Region	446	446	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	734	734	0	0	0	0	0	0	0	0	0	0

<sup>1</sup> 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

## Loans Extended to Small, Medium-Sized Businesses

	31.07.2016											
	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	of which medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	of which medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	of which medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	of which medium-sized businesses
1	2	3	4	5	6	7	8	9	10	11	12	13
	2,751,229	167,240	110,397	662	4,145,829	409,825	428,616	5,661	667,484	74,813	33,369	638
THE RUSSIAN FEDERATION	1,122,510	38,477	88,396	616	1,737,578	93,829	295,604	4,067	310,675	13,754	23,970	369
CENTRAL FEDERAL DISTRICT	24,832	2,877	19	0	43,658	5,940	313	0	4,811	641	0	0
Belgorod Region	13,443	2,186	268	0	25,032	5,373	523	0	4,220	614	10	0
Bryansk Region	17,460	2,161	116	0	37,518	3,948	1,259	0	8,579	793	25	0
Vladimir Region	44,784	3,123	643	0	98,348	9,679	1,187	0	8,000	1,274	118	0
Voronezh Region	16,770	1,622	40	0	25,735	3,191	29	9	4,869	304	0	0
Ivanovo Region	23,352	1,433	610	0	35,714	4,263	2,767	0	4,462	482	0	0
Kaluga Region	9,626	1,500	0	0	15,174	2,206	3,267	0	2,082	542	0	0
Kostroma Region	24,293	4,547	82	0	38,587	5,185	394	0	2,147	665	0	0
Kursk Region	15,268	1,312	0	0	28,469	2,911	650	0	5,896	443	2	0
Lipetsk Region	165,933	3,449	6,545	15	242,221	12,080	27,200	464	39,240	2,202	8,372	4
Moscow Region	11,261	1,209	8	0	17,918	2,267	25	0	1,726	238	0	0
Orel Region	20,585	1,895	0	0	37,382	4,371	14	14	5,110	731	0	0
Ryazan Region	13,414	1,224	0	0	34,575	4,044	251	20	10,206	1,464	0	0
Smolensk Region	16,634	1,079	188	0	23,222	3,045	248	0	1,218	250	0	0
Tambov Region	11,606	650	4	0	20,714	2,465	608	0	5,663	431	168	0
Tver Region	19,083	2,026	0	0	36,082	4,701	1,126	6	10,065	921	0	0
Tula Region	26,746	1,910	190	0	36,093	3,720	795	7	7,767	649	7	7
Yaroslavl Region	647,418	4,275	79,683	601	941,135	14,441	254,947	3,546	184,615	1,110	15,268	358
Moscow	309,831	13,294	3,702	31	387,128	23,484	32,645	72	71,221	4,148	3,665	42
NORTH-WESTERN FEDERAL DISTRICT	6,995	490	0	0	13,346	1,292	963	0	2,541	149	815	0
Republic of Karelia	6,878	1,551	0	0	9,827	2,565	0	0	2,268	309	0	0
Republic of Komi												

(millions of rubles)

Table 6.4.5 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	15,180	2,950	17	0	10,737	2,681	17	0	1,789	433	0	0
Nenets Autonomous Area	17	3	0	0	109	68	0	0	14	2	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	15,163	2,947	17	0	10,628	2,612	17	0	1,775	431	0	0
Vologda Region	20,718	2,781	177	20	25,869	3,875	426	44	5,597	951	29	29
Kaliningrad Region	21,245	1,306	765	0	29,274	2,606	1,489	1	3,402	271	160	0
Leningrad Region	23,957	566	0	0	40,059	1,799	571	2	14,351	427	161	2
Murmansk Region	6,945	659	103	0	8,946	1,608	201	0	1,156	261	0	0
Novgorod Region	7,953	389	0	0	8,219	1,307	54	0	895	279	54	0
Pskov Region	3,771	273	0	0	12,089	1,373	17	0	3,506	570	17	0
Saint Petersburg	196,189	2,330	2,640	11	228,764	4,378	28,908	25	35,715	499	2,429	11
SOUTHERN FEDERAL DISTRICT	270,005	22,409	3,571	0	407,548	54,120	13,591	156	63,895	13,012	3,002	27
Republic of Adygeya (Adygeya)	8,752	251	0	0	20,503	1,697	288	0	1,763	120	0	0
Republic of Kalmykia	500	86	0	0	6,159	2,462	0	0	2,314	1,643	0	0
Republic of Crimea	14,061	365	0	0	9,301	305	1,016	1	107	0	112	1
Krasnodar Territory	106,004	9,433	2,313	0	171,268	21,694	5,774	134	31,855	5,010	2,592	8
Astrakhan Region	7,918	1,263	960	0	24,111	4,654	1,248	6	2,540	1,329	10	2
Volgograd Region	32,926	1,954	97	0	49,622	6,382	450	0	7,384	1,593	223	0
Rostov Region	95,589	8,948	201	0	125,070	16,857	4,650	15	17,896	3,317	15	15
Sevastopol	4,255	108	0	0	1,515	69	165	0	35	0	50	0
NORTH CAUCASIAN FEDERAL DISTRICT	63,667	5,553	445	0	173,406	21,859	4,245	29	24,590	6,899	614	29
Republic of Dagestan	4,176	515	0	0	16,314	2,816	1	0	2,714	714	0	0
Republic of Ingushetia	0	0	0	0	2,650	1,321	0	0	2,353	1,191	0	0
Kabardino-Balkar Republic	5,742	755	0	0	25,326	3,478	190	0	3,666	1,165	190	0
Karachay-Cherkess Republic	4,711	145	0	0	17,048	1,373	163	29	4,430	668	123	29
Republic of North Ossetia – Alania	3,034	552	24	0	10,625	1,774	798	0	3,507	664	219	0
Chechen Republic	3,113	346	0	0	15,117	770	0	0	441	105	0	0
Stavropol Territory	42,891	3,241	421	0	86,326	10,327	3,093	0	7,479	2,393	81	0
VOLGA FEDERAL DISTRICT	482,741	32,510	2,020	0	737,144	87,411	24,864	383	95,391	14,420	633	33
Republic of Bashkortostan	44,565	2,858	285	0	72,408	6,955	2,370	0	5,774	1,123	16	0
Mari El Republic	5,994	577	0	0	9,179	1,706	24	0	1,436	261	0	0
Republic of Mordovia	10,750	1,079	0	0	31,469	3,221	26	0	5,389	1,006	0	0
Republic of Tatarstan (Tatarstan)	118,377	4,680	0	0	174,920	11,773	14,937	0	8,461	1,804	133	0
Udmurt Republic	19,950	2,148	0	0	20,533	3,827	138	0	2,228	723	0	0
Chuvash Republic – Chuvashia	11,968	1,682	0	0	22,888	4,343	1,568	0	2,126	494	0	0

Table 6.4.5 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Perm Territory	28,519	3,132	50	0	39,423	7,025	197	0	7,977	1,553	0	0
Kirov Region	17,757	2,524	0	0	26,524	5,587	0	0	4,857	1,163	0	0
Nizhny Novgorod Region	79,661	4,239	96	0	96,116	15,622	1,213	378	14,969	1,490	111	32
Orenburg Region	21,814	2,598	0	0	45,368	8,376	2,385	0	11,519	1,896	0	0
Penza Region	15,877	1,957	0	0	22,660	5,643	261	0	3,147	869	0	0
Samara Region	59,089	1,107	1,543	0	93,983	3,310	1,215	1	17,213	648	279	1
Saratov Region	31,394	2,534	46	0	54,393	7,763	527	0	7,061	1,001	93	0
Ulyanovsk Region	17,024	1,396	0	0	27,281	2,261	4	4	3,235	391	0	0
URALS FEDERAL DISTRICT	165,464	13,630	8,868	0	235,235	38,751	30,150	296	36,592	9,702	635	118
Kurgan Region	5,373	1,754	0	0	12,378	3,344	22	0	2,230	457	22	0
Sverdlovsk Region	44,872	3,129	6,732	0	57,223	8,693	14,069	292	10,902	1,799	233	114
Tyumen Region	59,676	2,866	1,646	0	105,389	17,945	14,776	0	15,351	5,743	0	0
Khanty-Mansi Autonomous Area – Yugra	28,309	874	73	0	42,924	8,325	14,715	0	7,118	3,415	0	0
Yamal-Nenets Autonomous Area	3,854	231	0	0	10,182	2,566	0	0	1,535	808	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	27,513	1,760	1,573	0	52,282	7,053	61	0	6,698	1,519	0	0
Chelyabinsk Region	55,543	5,882	489	0	60,245	8,769	1,283	4	8,109	1,703	379	4
SIBERIAN FEDERAL DISTRICT	249,561	28,175	280	0	331,940	58,981	16,431	535	46,996	9,247	208	14
Altai Republic	4,366	249	0	0	5,713	926	197	0	921	266	0	0
Republic of Buryatia	4,047	891	0	0	11,026	3,812	0	0	2,009	758	0	0
Republic of Tuva	999	427	0	0	1,856	1,375	0	0	270	151	0	0
Republic of Khakassia	4,141	1,166	0	0	6,690	2,526	448	97	868	360	3	0
Altai Territory	30,212	3,244	0	0	57,883	7,824	204	18	9,392	1,134	134	0
Trans-Baikal Territory	4,731	1,266	0	0	8,443	3,513	5	0	640	407	5	0
Krasnoyarsk Territory	44,634	4,935	202	0	59,785	10,349	1,074	0	7,834	2,036	0	0
Irkutsk Region	28,509	2,478	0	0	35,107	7,774	13,410	0	4,164	1,202	0	0
Kemerovo Region	23,054	1,875	0	0	24,158	4,536	268	0	5,503	1,133	0	0
Novosibirsk Region	58,237	2,741	68	0	63,592	4,875	237	0	9,621	619	12	0

**Table 6.4.5 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Omsk Region	32,750	7,744	0	0	38,877	7,708	482	420	4,432	850	54	14
Tomsk Region	13,881	1,159	10	0	18,811	3,763	105	0	1,343	331	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>87,451</b>	<b>13,191</b>	<b>3,115</b>	<b>15</b>	<b>135,849</b>	<b>31,390</b>	<b>11,085</b>	<b>124</b>	<b>18,124</b>	<b>3,631</b>	<b>642</b>	<b>6</b>
Republic of Sakha (Yakutia)	8,587	1,841	14	0	17,361	4,989	6,873	0	2,051	643	101	0
Kamchatka Territory	6,433	1,402	0	0	12,904	2,376	331	0	3,039	147	0	0
Primorye Territory	38,041	3,656	1,532	15	43,925	7,629	1,620	115	5,133	822	22	0
Khabarovsk Territory	18,601	2,372	51	0	31,569	6,909	601	8	3,390	906	501	5
Amur Region	7,379	1,872	67	0	13,747	4,306	79	0	912	407	19	0
Magadan Region	2,528	486	741	0	4,158	1,132	764	0	1,096	104	0	0
Sakhalin Region	4,116	694	710	0	9,025	2,235	816	0	1,868	274	0	0
Jewish Autonomous Region	1,056	753	0	0	2,280	1,603	0	0	611	304	0	0
Chukotka Autonomous Area	710	115	0	0	880	210	0	0	25	24	0	0

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

Table 6.4.6

## Outstanding Amount of Loans Granted to Resident Individuals

31.07.2016  
(millions of rubles)

	rubles										foreign currency						
	1	2	3	4	5	including		total	8	9	10	including		13			
						housing loans	total					including overdue loans	total		housing loans	total	including overdue loans
		of which: mortgage loans		of which: against the pledge of claims under share construction participation agreements		total		including overdue loans		total		of which: mortgage loans					
THE RUSSIAN FEDERATION	10,381,038	4,181,473	4,129,048	46,088	703,686	1,777	207,296	97,889	95,160	27,542	1,992	566					
CENTRAL FEDERAL DISTRICT	2,953,114	1,180,651	1,168,893	15,783	279,152	636	161,518	73,522	71,456	20,785	1,302	424					
Belgorod Region	89,797	26,715	26,048	151	3,462	2	278	239	238	81	0	0					
Bryansk Region	61,650	23,815	23,389	115	4,937	8	191	153	140	8	7	0					
Vladimir Region	75,201	28,910	28,381	258	5,271	7	287	232	227	58	4	0					
Voronezh Region	126,986	52,976	52,406	579	10,487	139	633	310	309	10	4	0					
Ivanovo Region	50,548	19,417	19,323	146	3,288	7	1,500	120	111	38	0	0					
Kaluga Region	74,044	33,096	32,863	187	6,956	8	784	458	440	86	0	0					
Kostroma Region	35,301	13,247	13,149	65	2,112	4	29	17	17	0	0	0					
Kursk Region	66,677	24,139	23,629	282	2,505	6	167	137	136	39	0	0					
Lipetsk Region	60,453	22,108	21,917	105	4,596	2	111	67	61	13	0	0					
Moscow Region	733,523	317,842	315,835	4,873	82,957	198	34,807	19,357	18,870	6,773	359	54					
Orel Region	41,422	15,892	15,647	38	3,011	0	130	99	99	6	12	0					
Ryazan Region	67,902	29,526	29,365	137	7,885	6	254	213	209	17	28	0					
Smolensk Region	58,274	25,522	25,265	143	4,602	9	270	180	148	23	7	0					
Tambov Region	51,759	19,558	19,317	82	3,332	2	133	104	103	10	0	0					
Tver Region	77,615	33,858	33,786	731	6,013	8	531	432	432	95	3	0					
Tula Region	95,167	35,540	35,334	214	7,040	26	430	299	285	18	8	0					
Yaroslavl Region	74,917	29,093	28,887	248	6,328	25	250	195	185	39	0	0					
Moscow	1,111,878	429,397	424,355	7,429	114,368	178	120,734	50,910	49,445	13,469	869	370					



Table 6.4.6 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	1,153,110	490,509	487,518	4,166	114,189	166	23,833	11,932	11,706	2,942	480	112
Republic of Karelia	53,244	21,003	20,891	72	3,364	1	104	86	85	10	0	0
Republic of Komi	89,485	40,377	39,633	234	4,671	7	89	73	72	35	0	0
Arkhangelsk Region	97,137	43,158	42,857	217	5,203	7	278	223	216	88	20	0
Nenets Autonomous Area	5,404	2,920	2,912	7	236	3	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	91,733	40,238	39,946	210	4,967	4	278	223	216	88	20	0
Vologda Region	87,796	37,234	36,886	346	5,417	9	261	216	209	113	0	0
Kaliningrad Region	63,735	22,875	22,756	217	4,667	13	3,183	706	686	188	72	0
Leningrad Region	137,619	57,082	56,733	615	15,308	25	1,588	898	879	231	23	9
Murmansk Region	76,466	24,907	24,799	141	4,229	9	193	126	113	8	3	0
Novgorod Region	40,122	14,346	14,221	131	2,290	0	92	68	67	16	3	3
Pskov Region	35,775	12,789	12,723	70	2,489	3	65	53	52	11	1	0
Saint Petersburg	471,731	216,739	216,019	2,123	66,551	92	17,981	9,482	9,327	2,242	359	101
SOUTHERN FEDERAL DISTRICT	859,815	284,531	278,430	2,995	48,443	49	4,587	2,215	2,194	544	63	4
Republic of Adygeya (Adygeya)	25,977	7,212	7,110	55	1,260	3	66	47	47	17	0	0
Republic of Kalmykia	20,727	7,377	7,312	47	989	4	72	46	46	1	0	0
Republic of Crimea	8,739	817	817	0	248	0	285	6	0	0	0	0
Krasnodar Territory	335,491	107,198	104,466	1,464	22,748	19	1,806	957	945	322	33	3
Astrakhan Region	66,930	22,627	22,298	122	2,630	2	103	53	53	10	0	0
Volgograd Region	135,975	49,580	49,073	521	6,242	12	449	271	271	64	29	1
Rostov Region	263,489	89,452	87,089	784	14,293	8	1,689	835	831	129	0	0
Sevastopol	2,488	267	265	1	33	0	116	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	287,877	94,484	92,494	1,135	12,588	69	1,393	1,003	926	341	2	0
Republic of Dagestan	34,422	12,574	12,514	275	1,445	30	231	193	187	10	0	0
Republic of Ingushetia	3,886	550	522	6	91	0	1	0	0	0	0	0
Kabardino-Balkar Republic	30,030	10,182	9,751	62	1,205	0	187	158	151	82	2	0
Karachay-Cherkess Republic	18,785	5,881	5,648	70	503	0	26	22	22	0	0	0
Republic of North Ossetia – Alania	32,226	10,912	10,696	222	1,432	9	160	148	128	64	0	0

Table 6.4.6 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Chechen Republic	16,491	1,891	1,889	30	172	0	161	0	0	0	0	0
Stavropol Territory	152,036	52,494	51,475	471	7,741	30	627	481	437	186	0	0
<b>VOLGA FEDERAL DISTRICT</b>	<b>1,924,533</b>	<b>798,932</b>	<b>783,657</b>	<b>7,292</b>	<b>103,659</b>	<b>324</b>	<b>7,946</b>	<b>3,970</b>	<b>3,804</b>	<b>1,276</b>	<b>62</b>	<b>26</b>
Republic of Bashkortostan	272,823	109,654	105,318	1,172	12,160	27	493	246	232	41	0	0
Mari El Republic	37,010	17,432	17,254	79	2,168	0	95	66	66	9	0	0
Republic of Mordovia	40,404	17,087	16,662	72	2,691	2	204	163	144	56	0	0
Republic of Tatarstan (Tatarstan)	260,856	104,124	102,164	881	14,567	23	1,551	245	245	22	9	0
Udmurt Republic	110,125	48,705	47,609	312	5,429	7	253	186	185	101	0	0
Chuvash Republic – Chuvashia	77,685	40,160	39,822	255	7,638	48	266	221	220	70	9	9
Perm Territory	204,821	82,752	81,238	1,455	11,678	25	718	534	509	243	8	5
Kirov Region	76,942	33,951	33,295	179	5,608	11	125	101	100	18	4	4
Nizhny Novgorod Region	201,260	84,300	82,074	709	10,983	35	966	513	500	214	4	0
Orenburg Region	140,556	56,606	56,048	363	5,985	6	196	149	149	81	9	5
Penza Region	71,456	28,252	27,747	126	4,451	1	274	208	202	51	15	0
Samara Region	214,633	87,800	86,971	1,007	9,046	87	2,265	943	859	293	3	3
Saratov Region	134,676	51,578	51,247	443	6,059	48	362	241	241	34	0	0
Ulyanovsk Region	81,286	36,530	36,208	239	5,196	3	178	153	152	45	0	0
<b>URALS FEDERAL DISTRICT</b>	<b>1,188,184</b>	<b>546,009</b>	<b>540,058</b>	<b>5,900</b>	<b>60,835</b>	<b>193</b>	<b>2,763</b>	<b>1,747</b>	<b>1,690</b>	<b>502</b>	<b>53</b>	<b>0</b>
Kurgan Region	54,540	21,316	20,522	217	1,865	3	31	22	22	7	0	0
Sverdlovsk Region	350,078	142,545	141,546	2,132	14,553	37	1,031	743	726	273	44	0
Tyumen Region	537,965	282,517	279,481	1,840	34,408	133	645	412	379	122	9	0
Khanty-Mansi Autonomous Area – Yugra	269,627	150,375	149,579	910	19,335	52	256	219	216	42	5	0
Yamal-Nenets Autonomous Area	98,712	54,213	53,433	249	6,131	8	111	101	91	60	4	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	169,627	77,928	76,469	681	8,942	73	278	92	72	20	0	0
Chelyabinsk Region	245,601	99,631	98,510	1,710	10,008	21	1,056	570	563	99	0	0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>1,472,327</b>	<b>569,727</b>	<b>562,407</b>	<b>7,423</b>	<b>57,411</b>	<b>294</b>	<b>3,390</b>	<b>2,342</b>	<b>2,264</b>	<b>932</b>	<b>19</b>	<b>0</b>
Altai Republic	12,069	2,603	2,583	81	147	4	6	0	0	0	0	0
Republic of Buryatia	76,731	23,080	22,857	374	1,819	6	50	40	40	14	0	0
Republic of Tuva	20,107	6,957	6,801	94	139	3	0	0	0	0	0	0
Republic of Khakassia	34,393	12,653	12,485	134	1,008	3	36	21	21	10	0	0
Altai Territory	137,857	50,954	50,407	710	4,260	9	283	233	233	139	0	0

Table 6.4.6 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Trans-Baikal Territory	82,735	29,579	29,294	300	1,648	4	35	29	29	8	0	0
Krasnoyarsk Territory	261,144	111,479	109,851	1,693	13,121	112	472	330	316	152	9	0
Irkutsk Region	214,666	82,907	82,089	1,085	7,784	19	343	221	220	123	1	0
Kemerovo Region	187,308	63,676	62,665	918	5,885	20	384	280	280	104	4	0
Novosibirsk Region	232,148	102,771	101,439	1,199	14,134	85	939	691	667	246	5	0
Omsk Region	130,871	47,860	47,229	639	4,536	19	596	275	242	61	0	0
Tomsk Region	82,298	35,208	34,706	196	2,931	8	246	222	216	76	0	0
FAR-EASTERN FEDERAL DISTRICT	542,077	216,631	215,590	1,394	27,408	47	1,866	1,158	1,121	219	11	0
Republic of Sakha (Yakutia)	116,991	53,732	53,358	336	9,932	18	60	51	47	5	0	0
Kamchatka Territory	30,500	11,049	10,958	86	1,159	0	48	31	31	7	0	0
Primorye Territory	132,174	46,223	46,104	264	4,249	7	1,182	668	636	103	11	0
Khabarovsk Territory	113,176	47,531	47,421	376	6,273	18	387	263	263	53	0	0
Amur Region	67,204	26,379	26,186	186	2,322	1	97	95	94	51	0	0
Magadan Region	18,412	7,298	7,250	11	961	0	10	8	7	0	0	0
Sakhalin Region	48,360	18,476	18,403	99	2,003	0	71	33	33	0	0	0
Jewish Autonomous Region	10,713	4,026	4,004	29	271	0	7	7	6	0	0	0
Chukotka Autonomous Area	4,547	1,917	1,907	8	237	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 6.4.7

## Selected Indicators of Loans in Rubles Granted to Resident Individuals

		31.07.2016													
		including							of which						
		housing loans				mortgage loans			of which			against the pledge of claims under share construction participation agreements			
1	volume of loans total, million rubles	2	housing loans		6	mortgage loans		10	of which			12	13	14	
			3	4		5	7		8	9	number of granted loans, units				volume, million rubles
THE RUSSIAN FEDERATION	3,795,245	460,479	780,386	181.6	12.75	454,856	774,561	182.6	12.74	145,655	269,006	188.7	11.68		
CENTRAL FEDERAL DISTRICT	1,269,409	108,837	244,997	183.9	12.59	107,833	241,951	185.7	12.58	43,792	101,141	192.6	11.67		
Belgorod Region	31,282	3,585	4,994	184.3	12.73	3,433	4,941	185.9	12.71	756	1,435	201.1	11.66		
Bryansk Region	19,995	3,437	4,507	183.7	12.68	3,406	4,490	184.2	12.67	1,334	1,879	186.8	11.82		
Vladimir Region	21,730	3,966	5,827	181.7	12.81	3,885	5,785	182.7	12.80	1,318	2,121	188.8	11.67		
Voronezh Region	43,320	7,161	10,288	196.9	12.56	7,124	10,268	197.2	12.56	2,990	4,394	200.4	11.67		
Ivanovo Region	16,757	2,557	3,543	174.8	12.90	2,542	3,535	175.0	12.88	665	1,145	192.3	11.73		
Kaluga Region	24,603	3,729	6,363	186.0	12.56	3,701	6,309	186.9	12.55	1,567	2,728	187.6	11.60		
Kostroma Region	12,681	2,261	2,667	173.9	12.89	2,228	2,629	175.5	12.88	553	780	188.2	11.68		
Kursk Region	21,316	3,284	4,423	183.5	12.59	3,247	4,383	184.3	12.56	608	1,062	190.0	11.63		
Lipetsk Region	23,915	3,563	4,721	195.3	12.68	3,535	4,710	195.7	12.67	1,366	1,966	201.6	11.82		
Moscow Region	271,911	23,484	61,643	185.9	12.49	23,357	61,283	186.7	12.48	10,431	27,212	192.0	11.57		
Orel Region	15,246	2,634	3,476	187.2	12.51	2,607	3,463	187.6	12.50	1,086	1,574	191.8	11.67		
Ryazan Region	22,877	4,157	5,896	184.1	12.73	4,117	5,878	184.5	12.72	1,912	2,774	187.2	11.80		
Smolensk Region	19,310	2,797	4,255	193.4	12.60	2,785	4,230	194.1	12.58	1,040	1,768	202.6	11.67		
Tambov Region	17,383	2,656	3,865	191.0	12.51	2,631	3,853	191.4	12.50	859	1,403	195.4	11.64		
Tver Region	25,826	4,023	6,284	185.9	12.71	3,998	6,273	186.2	12.71	1,361	2,321	190.8	11.80		
Tula Region	33,542	4,446	6,977	182.6	12.82	4,428	6,967	182.7	12.82	1,476	2,581	189.9	11.72		
Yaroslavl Region	26,163	4,064	5,486	175.5	12.67	4,018	5,463	175.9	12.66	1,171	1,922	185.8	11.71		
Moscow	621,555	27,033	99,783	181.0	12.58	26,791	97,492	184.5	12.57	13,299	42,077	192.8	11.70		

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	462,312	56,773	100,775	175.6	12.63	56,388	100,538	175.8	12.62	21,755	40,754	179.5	11.74
Republic of Karelia	18,222	2,301	3,360	176.6	12.71	2,290	3,355	176.7	12.70	663	1,094	186.9	11.73
Republic of Komi	27,724	3,978	6,561	175.5	12.90	3,951	6,541	175.6	12.90	1,169	2,100	170.5	11.78
Arkhangelsk Region	32,232	4,945	7,513	164.3	12.92	4,905	7,486	164.7	12.91	991	1,804	167.9	11.63
Nenets Autonomous Area	1,465	145	312	149.6	11.90	145	312	149.6	11.90	46	119	125.6	8.65
Arkhangelsk Region, excluding Nenets Autonomous Area	30,767	4,800	7,202	165.0	12.96	4,760	7,174	165.3	12.95	945	1,684	170.9	11.78
Vologda Region	29,126	5,381	6,580	173.5	12.77	5,284	6,541	174.2	12.75	1,621	2,219	179.4	11.68
Kaliningrad Region	25,819	2,972	4,629	183.4	12.60	2,955	4,612	183.4	12.60	1,345	1,962	182.2	11.78
Leningrad Region	50,738	6,425	11,491	178.6	12.56	6,378	11,465	178.8	12.55	2,653	4,996	182.7	11.77
Murmansk Region	29,779	3,121	5,064	162.3	12.66	3,117	5,060	162.2	12.66	714	1,431	179.5	11.66
Novgorod Region	14,319	2,059	2,766	178.9	12.75	2,034	2,757	179.3	12.73	573	838	188.5	11.71
Pskov Region	13,452	1,728	2,404	175.4	12.53	1,678	2,377	177.1	12.52	592	882	182.9	11.62
Saint Petersburg	220,901	23,863	50,407	177.3	12.54	23,796	50,345	177.4	12.54	11,434	23,429	179.6	11.74
SOUTHERN FEDERAL DISTRICT	288,220	33,815	51,080	188.2	12.71	33,275	50,820	188.8	12.70	11,513	17,876	193.3	11.74
Republic of Adygeya (Adygeya)	7,548	727	1,058	187.6	12.68	724	1,055	188.0	12.67	282	399	193.9	11.75
Republic of Kalmykia	5,677	728	1,168	188.9	12.74	728	1,168	188.9	12.74	178	339	199.6	11.60
Republic of Crimea	5,678	248	493	189.2	12.57	248	493	189.2	12.57	79	147	211.7	11.69
Krasnodar Territory	113,476	12,448	19,075	191.0	12.69	12,166	18,971	191.8	12.69	5,555	8,243	193.2	11.80
Astrakhan Region	20,673	2,497	3,720	192.0	12.63	2,479	3,711	192.3	12.63	600	1,080	206.7	11.57
Volgograd Region	46,089	6,670	9,115	182.4	12.77	6,658	9,105	182.6	12.77	1,671	2,549	191.5	11.59
Rostov Region	87,521	10,393	16,256	187.5	12.73	10,171	16,123	188.3	12.70	3,134	5,097	190.2	11.77
Sevastopol	1,557	104	195	169.7	12.40	101	194	170.7	12.38	14	22	214.3	11.91
NORTH CAUCASIAN FEDERAL DISTRICT	87,962	10,623	16,560	189.2	12.91	10,580	16,511	189.5	12.91	2,618	4,358	199.0	11.80
Republic of Dagestan	10,726	1,232	2,214	180.4	12.80	1,226	2,207	180.3	12.79	220	475	203.5	11.69
Republic of Ingushetia	1,099	66	179	126.3	12.71	66	179	126.3	12.71	8	15	101.6	9.53
Kabardino-Balkar Republic	8,777	940	1,573	196.7	12.93	936	1,569	197.0	12.93	224	443	204.5	11.99
Karachay-Cherkess Republic	4,964	582	894	200.9	13.17	582	894	200.9	13.17	99	173	201.1	11.58
Republic of North Ossetia – Alania	10,268	1,192	1,996	191.0	12.73	1,191	1,995	191.0	12.73	345	581	205.4	11.68
Chechen Republic	5,069	228	608	155.2	13.37	228	608	155.2	13.37	31	68	208.1	11.80
Stavropol Territory	47,059	6,383	9,097	192.1	12.92	6,351	9,059	192.5	12.92	1,691	2,602	196.0	11.85
VOLGA FEDERAL DISTRICT	658,027	117,043	156,406	178.7	12.81	114,881	155,010	179.9	12.78	31,902	48,722	188.2	11.52
Republic of Bashkortostan	91,800	16,902	22,811	169.5	13.02	16,127	22,543	171.0	13.00	3,728	5,981	174.6	11.71
Mari El Republic	11,277	2,928	3,744	185.0	12.55	2,920	3,741	185.1	12.55	1,085	1,420	189.1	11.65

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Republic of Mordovia	12,309	2,502	3,528	186.9	12.59	2,419	3,492	188.5	12.57	565	1,094	198.2	11.53
Republic of Tatarstan (Tatarstan)	87,645	19,687	25,867	166.7	12.81	19,288	25,610	167.8	12.80	4,246	7,358	183.0	11.22
Udmurt Republic	37,707	7,351	8,946	181.0	12.74	7,196	8,876	181.9	12.73	2,269	3,657	191.6	11.61
Chuvash Republic – Chuvashia	22,550	5,883	7,838	196.1	12.57	5,804	7,820	196.5	12.56	2,120	3,108	200.0	11.66
Perm Territory	69,016	10,468	14,183	184.8	12.96	10,381	14,142	185.1	12.90	3,222	5,023	193.6	11.51
Kirov Region	23,448	5,547	6,700	189.4	12.69	5,503	6,682	189.8	12.68	2,090	2,588	191.7	11.46
Nizhny Novgorod Region	91,882	10,859	16,057	176.3	12.94	10,743	15,832	178.3	12.87	2,995	4,758	185.0	11.63
Orenburg Region	42,582	7,243	9,561	190.4	12.59	7,007	9,462	192.1	12.57	2,081	2,915	197.9	11.39
Penza Region	23,540	3,653	5,045	188.2	12.58	3,612	5,028	188.6	12.56	1,077	1,681	193.4	11.69
Samara Region	76,537	11,598	15,935	177.4	12.77	11,535	15,660	180.2	12.76	3,322	4,628	186.0	11.45
Saratov Region	42,785	6,689	9,303	187.4	12.88	6,658	9,259	188.0	12.88	1,446	2,398	196.5	11.62
Ulyanovsk Region	24,950	5,733	6,889	174.1	12.77	5,688	6,862	174.5	12.76	1,656	2,112	184.8	11.53
URALS FEDERAL DISTRICT	374,144	51,426	82,110	185.5	12.95	50,606	81,617	186.1	12.94	11,246	19,939	189.8	11.78
Kurgan Region	20,525	2,545	3,211	197.7	12.86	2,518	3,197	198.3	12.85	429	607	212.0	11.41
Sverdlovsk Region	119,617	14,311	23,160	186.7	12.96	14,228	23,091	186.9	12.95	3,239	5,936	193.5	11.77
Tyumen Region	153,566	19,617	38,822	194.8	12.93	19,412	38,635	195.1	12.92	4,655	9,475	191.9	11.84
Khanty-Mansi Autonomous Area – Yugra	71,330	9,619	19,973	191.1	13.08	9,555	19,900	191.4	13.07	2,251	5,021	184.1	11.92
Yamal-Nenets Autonomous Area	29,310	3,321	7,878	196.7	12.85	3,293	7,838	197.0	12.83	687	1,631	178.7	11.85
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	52,926	6,677	10,972	200.0	12.71	6,564	10,896	200.5	12.71	1,717	2,823	213.4	11.70
Chelyabinsk Region	80,436	14,953	16,917	160.1	13.03	14,448	16,694	161.9	13.02	2,923	3,920	176.0	11.71
SIBERIAN FEDERAL DISTRICT	464,216	62,956	90,944	180.4	12.90	62,510	90,714	180.6	12.90	18,562	27,075	185.4	11.74
Altai Republic	3,709	289	396	176.1	13.17	286	395	176.5	13.17	84	108	170.7	11.50
Republic of Buryatia	21,192	2,004	2,958	174.6	12.86	1,985	2,948	175.0	12.86	450	686	175.1	11.70
Republic of Tuva	5,555	420	785	181.7	13.71	419	785	181.7	13.71	104	123	170.0	12.31
Republic of Khakassia	10,990	1,426	1,870	169.2	12.92	1,421	1,862	169.2	12.91	443	584	171.1	11.81
Altai Territory	44,548	7,172	8,952	180.7	12.92	7,111	8,921	181.0	12.91	2,213	2,619	187.0	11.74
Trans-Baikal Territory	23,327	2,385	3,832	179.8	13.00	2,381	3,830	179.8	12.99	251	456	190.9	11.69
Krasnoyarsk Territory	80,609	11,625	17,713	175.9	12.84	11,586	17,693	176.0	12.83	4,065	6,357	179.6	11.78
Irkutsk Region	67,792	8,179	12,098	169.3	13.08	8,123	12,054	169.7	13.08	1,589	2,555	172.4	11.91
Kemerovo Region	60,171	8,286	10,649	169.2	12.94	8,163	10,603	169.7	12.93	2,806	3,525	175.2	11.66
Novosibirsk Region	75,559	10,959	17,228	196.0	12.73	10,896	17,196	196.2	12.73	4,242	6,568	201.9	11.76
Omsk Region	44,138	6,213	8,629	191.8	13.11	6,176	8,613	192.0	13.11	982	1,661	198.6	11.47
Tomsk Region	26,625	3,998	5,835	180.9	12.72	3,963	5,814	181.3	12.71	1,333	1,832	178.6	11.67

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
FAR-EASTERN FEDERAL DISTRICT	190,955	19,006	37,514	177.7	12.98	18,783	37,400	178.2	12.97	4,267	9,142	182.3	11.88
Republic of Sakha (Yakutia)	36,453	4,624	10,073	180.7	13.00	4,448	10,002	181.9	12.95	1,558	3,497	177.5	11.92
Kamchatka Territory	12,065	918	1,868	168.9	13.13	903	1,857	169.7	13.12	173	376	182.4	11.68
Primorye Territory	50,264	4,686	8,773	171.4	12.88	4,679	8,764	171.6	12.88	946	1,813	184.3	11.82
Khabarovsk Territory	39,514	4,076	7,483	180.5	12.99	4,073	7,475	180.5	12.99	712	1,486	188.8	11.96
Amur Region	22,891	2,051	3,533	183.3	12.85	2,045	3,531	183.3	12.85	373	718	195.1	11.67
Magadan Region	6,940	679	1,427	176.6	13.09	671	1,420	177.1	13.07	169	395	173.7	11.92
Sakhalin Region	17,677	1,433	3,394	177.0	13.17	1,428	3,391	177.1	13.16	242	677	175.1	12.11
Jewish Autonomous Region	3,427	358	569	189.6	12.84	358	569	189.6	12.84	62	111	203.4	11.56
Chukotka Autonomous Area	1,724	181	394	175.2	13.35	178	391	175.9	13.32	32	69	184.1	11.82

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

Table 6.4.8

## Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

		31.07.2016													
		including							of which						
		housing loans				mortgage loans			of which			against the pledge of claims under share construction participation agreements			
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	volume, millions rubles
THE RUSSIAN FEDERATION	69,513	40	1,393	25.0	8.57	26	738	38.5	8.30	1	10	11.0	12.00		
CENTRAL FEDERAL DISTRICT	48,392	31	1,069	28.9	8.48	24	513	49.8	8.29	1	10	11.0	12.00		
Belgorod Region	171	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Bryansk Region	30	1	1	46.0	7.00	1	1	46.0	7.00	0	0	0.0	0.00		
Vladimir Region	40	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Voronezh Region	199	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Ivanovo Region	577	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Kaluga Region	137	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Kostroma Region	49	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Kursk Region	150	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Lipetsk Region	56	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Moscow Region	7,233	5	105	29.0	10.02	3	53	49.6	10.21	0	0	0.0	0.00		
Orel Region	222	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Ryazan Region	248	1	13	12.2	4.00	1	13	12.2	4.00	0	0	0.0	0.00		
Smolensk Region	60	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Tambov Region	175	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Tver Region	152	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Tula Region	197	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Yaroslavl Region	77	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Moscow	38,617	24	949	29.2	8.34	19	446	51.0	8.10	1	10	11.0	12.00		



Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	9,656	1	201	11.4	7.00	1	201	11.4	7.00	0	0	0.0	0.00
Republic of Karelia	23	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	102	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	579	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nenets Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	579	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	21	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	334	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Leningrad Region	470	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	34	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	11	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	241	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	7,841	1	201	11.4	7.00	1	201	11.4	7.00	0	0	0.0	0.00
SOUTHERN FEDERAL DISTRICT	1,912	1	1	6.0	5.50	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Adygeya (Adygeya)	13	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	6	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	298	1	1	6.0	5.50	0	0	0.0	0.00	0	0	0.0	0.00
Astrakhan Region	105	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	1,099	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	387	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	218	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Dagestan	7	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Ingushetia	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kabardino-Balkar Republic	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Karachay-Cherkess Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of North Ossetia – Alania	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	11	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	190	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
VOLGA FEDERAL DISTRICT	5,431	5	79	10.3	12.63	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Bashkortostan	871	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	13	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Republic of Mordovia	25	1	15	11.7	8.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	696	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	83	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia	238	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	263	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	94	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	795	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	480	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	173	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	1,516	4	64	10.0	13.90	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	151	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ulyanovsk Region	36	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	1,539	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	40	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	359	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	550	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area – Yugra	78	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	7	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	464	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	590	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	1,388	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	199	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	323	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Irkutsk Region	80	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region	391	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	185	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	102	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	72	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.8 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
FAR-EASTERN FEDERAL DISTRICT	977	2	44	18.1	12.56	1	23	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	17	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	741	2	44	18.1	12.56	1	23	23.9	14.00	0	0	0.0	0.00
Khabarovsk Territory	36	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	6	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	153	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	8	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

### Foreign Cash Sales to Individuals by Authorized Banks

(in US Dollar Equivalent for All Currencies)<sup>1</sup>

Table 6.5.1

(millions of US dollars)

1	2016			
	January	February	March	April
2	3	4	5	
THE RUSSIAN FEDERATION	1,710.83	1,557.38	2,498.93	2,647.98
<b>CENTRAL FEDERAL DISTRICT</b>	<b>926.14</b>	<b>908.41</b>	<b>1,508.60</b>	<b>1,531.72</b>
Belgorod Region	1.29	1.09	1.46	1.84
Bryansk Region	0.77	0.47	0.59	0.87
Vladimir Region	10.16	8.65	13.33	11.86
Voronezh Region	15.39	10.35	17.30	17.12
Ivanovo Region	3.71	2.95	3.96	4.49
Kaluga Region	5.74	4.73	8.10	8.49
Kostroma Region	1.51	1.09	1.95	1.64
Kursk Region	1.30	0.92	1.36	1.54
Lipetsk Region	1.67	0.98	1.38	1.59
Moscow Region	14.87	10.83	17.43	20.64
Orel Region	2.42	1.17	1.77	2.27
Ryazan Region	13.06	8.33	15.31	18.10
Smolensk Region	1.40	1.18	1.27	1.62
Tambov Region	0.84	0.48	0.50	0.80
Tver Region	2.96	1.79	2.96	3.13
Tula Region	7.88	6.73	10.84	11.56
Yaroslavl Region	8.37	5.67	8.05	7.32
Moscow	832.80	841.02	1,401.06	1,416.84
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>197.31</b>	<b>199.41</b>	<b>297.03</b>	<b>330.95</b>
Republic of Karelia	0.84	0.54	0.86	0.95
Republic of Komi	1.69	1.06	1.44	1.44
Arkhangelsk Region	1.67	0.79	1.51	1.26
Nenets Autonomous Area	0.09	0.04	0.05	0.04
Arkhangelsk Region, excluding Nenets Autonomous Area	1.58	0.75	1.46	1.22
Vologda Region	5.98	6.62	11.44	10.31
Kaliningrad Region	10.64	9.44	13.29	15.72
Leningrad Region	32.81	34.97	49.68	56.88
Murmansk Region	2.91	2.34	4.43	4.52
Novgorod Region	0.88	0.42	1.09	1.07
Pskov Region	0.77	0.50	0.71	0.89
Saint Petersburg	139.13	142.73	212.58	237.92
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>86.72</b>	<b>66.66</b>	<b>103.43</b>	<b>117.95</b>
Republic of Adygeya (Adygeya)	1.86	1.28	1.52	1.42
Republic of Kalmykia	0.12	0.07	0.05	0.09
Krasnodar Territory	40.42	36.30	50.84	59.55
Astrakhan Region	4.14	1.03	3.45	6.28
Volgograd Region	6.82	4.21	6.72	7.24
Rostov Region	33.36	23.78	40.86	43.37
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>25.69</b>	<b>20.21</b>	<b>39.39</b>	<b>52.76</b>
Republic of Daghestan	1.66	1.19	2.26	3.36
Republic of Ingushetia	1.25	1.37	2.31	3.02
Kabardino-Balkar Republic	3.24	1.20	3.02	4.36
Karachay-Cherkess Republic	0.96	0.64	0.83	0.87
Republic of North Ossetia – Alania	3.43	4.52	7.05	12.36
Chechen Republic	0.92	0.80	1.24	1.30

**Table 6.5.1 (end)**  
(millions of US dollars)

1	2	3	4	5
Stavropol Territory	14.23	10.49	22.68	27.49
<b>VOLGA FEDERAL DISTRICT</b>	<b>157.58</b>	<b>120.60</b>	<b>181.13</b>	<b>189.54</b>
Republic of Bashkortostan	15.41	9.81	14.49	16.68
Mari El Republic	0.66	0.54	0.70	0.43
Republic of Mordovia	0.82	0.36	0.60	0.63
Republic of Tatarstan (Tatarstan)	30.50	23.44	31.96	34.53
Udmurt Republic	8.99	6.81	9.25	9.28
Chuvash Republic – Chuvashia	4.61	3.89	9.58	9.62
Perm Territory	9.51	6.26	9.34	8.77
Kirov Region	3.58	2.45	3.72	4.03
Nizhny Novgorod Region	17.69	15.26	22.45	22.74
Orenburg Region	4.16	3.26	6.55	7.37
Penza Region	1.80	1.23	1.86	2.32
Samara Region	33.80	24.42	35.95	37.30
Saratov Region	11.27	9.62	12.15	11.29
Ulyanovsk Region	14.78	13.24	22.53	24.56
<b>URALS FEDERAL DISTRICT</b>	<b>103.22</b>	<b>78.70</b>	<b>124.65</b>	<b>135.79</b>
Kurgan Region	1.05	0.69	1.13	0.86
Sverdlovsk Region	53.76	41.36	73.39	81.33
Tyumen Region	20.80	15.23	19.99	20.92
Khanty-Mansi Autonomous Area – Yugra	9.74	8.64	10.05	10.36
Yamal-Nenets Autonomous Area	1.94	1.10	1.83	2.54
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	9.12	5.48	8.11	8.02
Chelyabinsk Region	27.62	21.42	30.13	32.68
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>112.47</b>	<b>87.47</b>	<b>138.23</b>	<b>149.21</b>
Altai Republic	0.20	0.08	0.09	0.10
Republic of Buryatia	18.81	12.65	21.14	24.60
Republic of Tuva	0.05	0.03	0.05	0.05
Republic of Khakassia	1.24	0.49	0.85	0.65
Altai Territory	3.09	1.87	2.81	2.70
Trans-Baikal Territory	0.80	0.22	0.77	0.65
Krasnoyarsk Territory	22.03	19.74	28.38	31.53
Irkutsk Region	5.36	4.31	7.11	6.29
Kemerovo Region	3.41	2.22	3.08	3.90
Novosibirsk Region	46.95	37.24	61.56	65.10
Omsk Region	6.49	6.26	8.38	9.14
Tomsk Region	4.04	2.38	4.03	4.51
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>93.46</b>	<b>66.15</b>	<b>92.07</b>	<b>117.87</b>
Republic of Sakha (Yakutia)	2.35	1.11	1.22	1.58
Kamchatka Territory	2.34	1.36	1.81	2.17
Primorye Territory	43.93	34.04	47.42	60.92
Khabarovsk Territory	17.89	12.69	17.05	19.05
Amur Region	20.01	13.36	18.72	28.20
Magadan Region	0.68	0.57	0.45	0.91
Sakhalin Region	6.19	3.01	5.36	5.01
Jewish Autonomous Region	0.04	0.01	0.03	0.03
Chukotka Autonomous Area	0.03	0.02	0.02	0.02
<b>CRIMEA FEDERAL DISTRICT</b>	<b>10.11</b>	<b>7.52</b>	<b>10.26</b>	<b>13.66</b>
Republic of Crimea	7.21	5.42	7.56	9.50
Sevastopol	2.91	2.10	2.70	4.16

<sup>1</sup>Excluding conversion operations of one foreign currency into another.

Table 6.5.2

### Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)<sup>1</sup>

(millions of US dollars)

1	2016			
	January	February	March	April
2	3	4	5	
THE RUSSIAN FEDERATION	1,435.46	1,661.88	1,640.99	1,404.62
<b>CENTRAL FEDERAL DISTRICT</b>	<b>654.66</b>	<b>793.20</b>	<b>776.56</b>	<b>703.49</b>
Belgorod Region	2.30	1.88	1.70	1.43
Bryansk Region	1.62	1.03	1.43	1.07
Vladimir Region	11.85	13.20	14.30	11.19
Voronezh Region	15.65	14.29	13.77	13.65
Ivanovo Region	3.13	2.88	3.57	2.69
Kaluga Region	8.39	8.13	9.66	8.02
Kostroma Region	1.31	1.37	1.59	1.27
Kursk Region	1.65	1.20	1.14	1.27
Lipetsk Region	1.79	2.77	1.94	1.59
Moscow Region	18.72	20.35	25.20	20.90
Orel Region	2.43	1.26	1.70	1.15
Ryazan Region	13.13	9.81	12.18	14.57
Smolensk Region	2.31	2.15	1.99	1.85
Tambov Region	0.71	0.63	0.82	0.60
Tver Region	3.26	2.93	3.24	2.84
Tula Region	5.66	8.79	4.79	4.14
Yaroslavl Region	8.11	7.59	6.63	4.66
Moscow	552.63	692.96	670.92	610.60
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>228.34</b>	<b>262.92</b>	<b>255.06</b>	<b>232.36</b>
Republic of Karelia	1.95	1.65	1.62	1.24
Republic of Komi	1.39	1.10	0.85	0.72
Arkhangelsk Region	2.47	2.17	2.58	1.57
Nenets Autonomous Area	0.02	0.02	0.01	0.01
Arkhangelsk Region, excluding Nenets Autonomous Area	2.45	2.15	2.56	1.57
Vologda Region	6.21	9.33	10.96	8.59
Kaliningrad Region	27.74	32.40	29.83	24.33
Leningrad Region	33.76	34.01	44.02	44.76
Murmansk Region	2.09	2.47	2.18	2.09
Novgorod Region	1.55	1.04	0.84	0.86
Pskov Region	1.99	2.00	2.00	2.22
Saint Petersburg	149.19	176.75	160.18	145.96
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>112.14</b>	<b>135.81</b>	<b>133.54</b>	<b>100.97</b>
Republic of Adygeya (Adygeya)	2.21	2.10	2.14	1.78
Republic of Kalmykia	0.19	0.19	0.14	0.12
Krasnodar Territory	64.82	79.21	83.03	60.68
Astrakhan Region	2.54	7.59	2.72	1.54
Volgograd Region	7.90	8.67	9.26	7.01
Rostov Region	34.47	38.06	36.25	29.86
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>13.90</b>	<b>21.67</b>	<b>15.42</b>	<b>13.86</b>
Republic of Daghestan	0.82	0.80	0.84	0.73
Republic of Ingushetia	0.18	2.58	0.65	0.06
Kabardino-Balkar Republic	0.88	1.26	1.15	0.71
Karachay-Cherkess Republic	0.73	0.74	0.76	0.66
Republic of North Ossetia – Alania	1.33	4.80	1.84	1.08
Chechen Republic	0.07	0.31	0.16	0.04

**Table 6.5.2 (end)**  
(millions of US dollars)

1	2	3	4	5
Stavropol Territory	9.89	11.20	10.03	10.59
<b>VOLGA FEDERAL DISTRICT</b>	<b>146.70</b>	<b>138.99</b>	<b>141.31</b>	<b>110.73</b>
Republic of Bashkortostan	15.19	12.63	13.10	10.58
Mari El Republic	1.09	0.94	1.04	0.98
Republic of Mordovia	0.93	0.49	0.75	0.80
Republic of Tatarstan (Tatarstan)	21.95	19.23	23.28	17.66
Udmurt Republic	6.46	8.03	6.53	4.61
Chuvash Republic – Chuvashia	4.46	3.12	3.35	2.63
Perm Territory	7.85	6.77	7.07	5.20
Kirov Region	3.60	2.61	2.45	2.23
Nizhny Novgorod Region	17.85	18.08	15.98	13.56
Orenburg Region	6.50	6.36	5.35	4.78
Penza Region	2.63	1.49	2.34	1.90
Samara Region	31.51	31.36	30.60	22.23
Saratov Region	10.03	9.71	10.88	8.46
Ulyanovsk Region	16.65	18.18	18.61	15.12
<b>URALS FEDERAL DISTRICT</b>	<b>81.82</b>	<b>73.85</b>	<b>77.80</b>	<b>60.45</b>
Kurgan Region	0.86	0.69	0.78	0.68
Sverdlovsk Region	44.07	37.46	40.91	33.18
Tyumen Region	12.86	13.54	14.75	10.22
Khanty-Mansi Autonomous Area – Yugra	6.06	5.13	6.12	5.28
Yamal-Nenets Autonomous Area	0.79	0.98	1.16	1.09
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	6.01	7.42	7.47	3.85
Chelyabinsk Region	24.03	22.16	21.36	16.37
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>97.77</b>	<b>95.13</b>	<b>95.11</b>	<b>73.64</b>
Altai Republic	0.25	0.20	0.16	0.21
Republic of Buryatia	16.28	14.86	10.16	12.66
Republic of Tuva	0.04	0.03	0.02	0.03
Republic of Khakassia	0.83	0.43	0.54	0.37
Altai Territory	3.57	2.78	2.98	2.16
Trans-Baikal Territory	0.56	0.50	0.50	0.34
Krasnoyarsk Territory	16.08	18.04	19.04	12.51
Irkutsk Region	3.16	3.19	4.52	3.33
Kemerovo Region	3.27	2.44	3.08	2.24
Novosibirsk Region	43.31	42.17	44.64	30.66
Omsk Region	7.49	8.22	6.80	6.49
Tomsk Region	2.95	2.28	2.67	2.65
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>72.44</b>	<b>78.46</b>	<b>87.09</b>	<b>63.94</b>
Republic of Sakha (Yakutia)	0.97	1.29	1.19	0.62
Kamchatka Territory	1.52	1.03	1.76	1.13
Primorye Territory	38.25	42.88	48.43	36.10
Khabarovsk Territory	15.79	17.43	18.49	13.61
Amur Region	10.96	10.61	10.87	7.17
Magadan Region	0.36	0.30	0.60	1.18
Sakhalin Region	4.51	4.86	5.68	4.07
Jewish Autonomous Region	0.06	0.04	0.07	0.04
Chukotka Autonomous Area	0.01	0.02	0.01	0.01
<b>CRIMEA FEDERAL DISTRICT</b>	<b>28.35</b>	<b>57.65</b>	<b>58.71</b>	<b>44.84</b>
Republic of Crimea	20.63	43.64	44.58	31.27
Sevastopol	7.72	14.01	14.13	13.56

<sup>1</sup>Excluding conversion operations of one foreign currency into another.

## 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	
	insurance premiums	payoffs
	3	4
THE RUSSIAN FEDERATION	300,340.4	117,064.7
<b>CENTRAL FEDERAL DISTRICT</b>	<b>188,381.2</b>	<b>66,617.6</b>
Belgorod Region	1,394.0	502.3
Bryansk Region	802.9	304.3
Vladimir Region	1,178.2	525.9
Voronezh Region	1,892.3	894.4
Ivanovo Region	699.7	505.9
Kaluga Region	831.1	353.4
Kostroma Region	432.3	165.3
Kursk Region	737.9	302.8
Lipetsk Region	971.9	480.0
Moscow Region	7,330.7	2,801.9
Orel Region	422.6	185.9
Ryazan Region	1,115.8	491.1
Smolensk Region	844.7	347.1
Tambov Region	561.2	251.2
Tver Region	990.6	434.4
Tula Region	1,154.7	482.7
Yaroslavl Region	1,113.0	577.1
Moscow	165,906.8	57,011.8
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>26,547.9</b>	<b>11,171.8</b>
Republic of Karelia	538.0	238.1
Republic of Komi	1,146.8	303.1
Arkhangelsk Region	1,142.6	459.7
Nenets Autonomous Area	42.7	7.2
Arkhangelsk Region, excluding Nenets Autonomous Area	1,099.9	452.4
Vologda Region	1,316.1	610.3
Kaliningrad Region	1,055.8	359.6
Leningrad Region	1,253.7	382.4
Murmansk Region	967.7	396.1
Novgorod Region	501.8	208.4
Pskov Region	405.0	154.7
Saint Petersburg	18,220.4	8,059.5
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>12,030.8</b>	<b>6,538.1</b>
Republic of Adygeya (Adygeya)	163.9	133.9
Republic of Kalmykia	79.6	34.4
Krasnodar Territory	5,250.6	3,257.9
Astrakhan Region	1,154.9	368.7
Volgograd Region	1,846.5	1,119.7
Rostov Region	3,535.3	1,623.5
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>3,172.0</b>	<b>1,653.5</b>
Republic of Dagestan	454.2	292.7
Republic of Ingushetia	60.9	53.3
Kabardino-Balkar Republic	249.7	128.9
Karachay-Cherkess Republic	105.3	124.6
Republic of North Ossetia – Alania	170.4	84.6
Chechen Republic	173.2	59.8
Stavropol Territory	1,958.2	909.5



Table 6.6.1 (end)  
(millions of rubles)

	1	2
<b>VOLGA FEDERAL DISTRICT</b>	<b>31,294.3</b>	<b>14,197.0</b>
Republic of Bashkortostan	3,450.4	1,726.1
Mari El Republic	448.6	193.7
Republic of Mordovia	508.3	236.0
Republic of Tatarstan (Tatarstan)	6,962.2	2,921.4
Udmurt Republic	1,342.2	604.5
Chuvash Republic – Chuvashia	905.7	361.9
Perm Territory	3,360.3	1,161.7
Kirov Region	950.8	503.3
Nizhny Novgorod Region	3,920.2	2,123.1
Orenburg Region	1,732.4	747.4
Penza Region	821.4	422.5
Samara Region	4,050.8	1,811.2
Saratov Region	1,691.8	931.2
Ulyanovsk Region	1,149.3	453.1
<b>URALS FEDERAL DISTRICT</b>	<b>16,116.3</b>	<b>7,200.9</b>
Kurgan Region	441.2	218.6
Sverdlovsk Region	4,974.9	2,337.9
Tyumen Region	7,029.9	2,537.5
Khanty-Mansi Autonomous Area – Yugra	3,476.2	1,191.9
Yamal-Nenets Autonomous Area	1,160.4	319.1
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	2,393.3	1,026.5
Chelyabinsk Region	3,670.3	2,107.0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>15,052.0</b>	<b>6,706.9</b>
Altai Republic	85.0	25.1
Republic of Buryatia	489.7	276.1
Republic of Tuva	55.5	34.3
Republic of Khakassia	305.1	131.8
Altai Territory	1,212.0	515.0
Trans-Baikal Territory	434.6	143.8
Krasnoyarsk Territory	2,378.1	1,215.9
Irkutsk Region	2,506.9	1,098.8
Kemerovo Region	2,330.7	1,010.7
Novosibirsk Region	2,829.6	1,211.1
Omsk Region	1,438.6	656.9
Tomsk Region	986.3	387.3
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>6,159.3</b>	<b>2,196.3</b>
Republic of Sakha (Yakutia)	852.8	268.8
Kamchatka Territory	195.4	54.7
Primorye Territory	2,185.8	842.8
Khabarovsk Territory	1,670.6	571.9
Amur Region	467.5	210.9
Magadan Region	152.6	43.5
Sakhalin Region	553.9	176.0
Jewish Autonomous Region	64.4	26.3
Chukotka Autonomous Area	16.3	1.5
<b>CRIMEA FEDERAL DISTRICT</b>	<b>1,586.4</b>	<b>782.7</b>
Republic of Crimea	1,563.4	776.1
Sevastopol	23.0	6.6

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

	Q1 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	5,716,437	1,020,296.8	29,372,395	1,991,033.6	16,960.1	21,198.6	1,568,034
CENTRAL FEDERAL DISTRICT	4,793,691	961,688.8	26,339,373	1,827,571.8	15,489.2	19,793.4	1,251,841
Belgorod Region	-	-	-	-	-	-	-
Bryansk Region	-	-	-	-	-	-	-
Vladimir Region	-	-	-	-	-	-	-
Voronezh Region	-	-	-	-	-	-	-
Ivanovo Region	-	-	-	-	-	-	-
Kaluga Region	-	-	-	-	-	-	-
Kostroma Region	-	-	-	-	-	-	-
Kursk Region	-	-	-	-	-	-	-
Lipetsk Region	28,323	2,907.3	103,780	6,471.4	35.1	74.7	4,268
Moscow Region	-	-	-	-	-	-	-
Orel Region	-	-	-	-	-	-	-
Ryazan Region	-	-	-	-	-	-	-
Smolensk Region	-	-	-	-	-	-	-
Tambov Region	-	-	-	-	-	-	-
Tver Region	-	-	-	-	-	-	-
Tula Region	-	-	-	-	-	-	-
Yaroslavl Region	-	-	-	-	-	-	-
Moscow	4,765,368	958,781.5	26,235,593	1,821,100.4	15,454.1	19,718.7	1,247,573
NORTH-WESTERN FEDERAL DISTRICT	100,256	2,616.1	2,146,235	102,010.7	53.2	36.3	9,879
Republic of Karelia	-	-	-	-	-	-	-
Republic of Komi	-	-	-	-	-	-	-
Arkhangelsk Region	-	-	-	-	-	-	-
Nenets Autonomous Area	-	-	-	-	-	-	-
Arkhangelsk Region, excluding Nenets Autonomous Area	-	-	-	-	-	-	-
Vologda Region	-	-	-	-	-	-	-
Kaliningrad Region	-	-	-	-	-	-	-

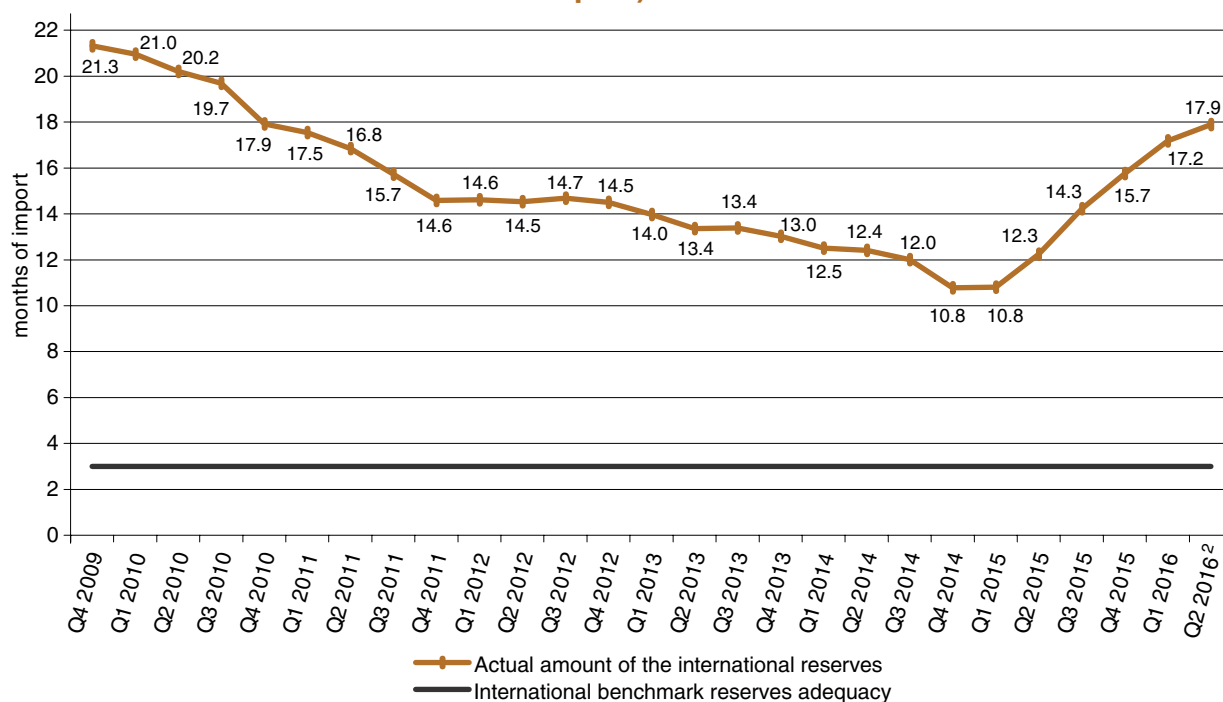
Table 6.6.2 (cont.)

	1	2	3	4	5	6	7
Leningrad Region	-	-	-	-	-	-	-
Murmansk Region	-	-	-	-	-	-	-
Novgorod Region	-	-	-	-	-	-	-
Pskov Region	-	-	-	-	-	-	-
Saint Petersburg	100,256	2,616.1	2,146,235	102,010.7	53.2	36.3	9,879
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>90,006</b>	<b>1,775.1</b>	<b>250,965</b>	<b>12,957.6</b>	<b>35.8</b>	<b>52.1</b>	<b>6,855</b>
Republic of Adygeya (Adygeya)	-	-	-	-	-	-	-
Republic of Kalmykia	-	-	-	-	-	-	-
Krasnodar Territory	25,558	7.0	240,926	12,351.2	0.00	0.01	2
Astrakhan Region	-	-	-	-	-	-	-
Volgograd Region	2,320	214.6	-	-	11.8	3.6	1,360
Rostov Region	62,128	1,553.6	10,039	606.3	24.0	48.5	5,493
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Republic of Dagestan	-	-	-	-	-	-	-
Republic of Ingushetia	-	-	-	-	-	-	-
Kabardino-Balkar Republic	-	-	-	-	-	-	-
Karachay-Cherkess Republic	-	-	-	-	-	-	-
Republic of North Ossetia – Alania	-	-	-	-	-	-	-
Chechen Republic	-	-	-	-	-	-	-
Stavropol Territory	-	-	-	-	-	-	-
<b>VOLGA FEDERAL DISTRICT</b>	<b>273,964</b>	<b>9,194.0</b>	<b>200,569</b>	<b>9,501.3</b>	<b>209.3</b>	<b>314.2</b>	<b>53,187</b>
Republic of Bashkortostan	23,393	5.4	6,527	398.9	0.16	0.04	93
Mari El Republic	-	-	-	-	-	-	-
Republic of Mordovia	-	-	-	-	-	-	-
Republic of Tatarstan (Tatarstan)	105,468	4,625.1	76,712	3,944.3	93.4	122.3	28,646
Udmurt Republic	-	-	-	-	-	-	-
Chuvash Republic – Chuvashia	-	-	-	-	-	-	-
Perm Territory	9,550	117.0	16,342	618.3	2.2	0.6	662
Kirov Region	-	-	-	-	-	-	-
Nizhny Novgorod Region	26,665	2,832.0	2,754	242.8	51.1	162.3	9,340
Orenburg Region	21,482	248.2	95,620	4,119.1	10.4	3.4	615
Penza Region	-	-	-	-	-	-	-
Samara Region	87,406	1,366.3	2,614	177.7	52.0	25.6	13,831
Saratov Region	-	-	-	-	-	-	-
Ulyanovsk Region	-	-	-	-	-	-	-

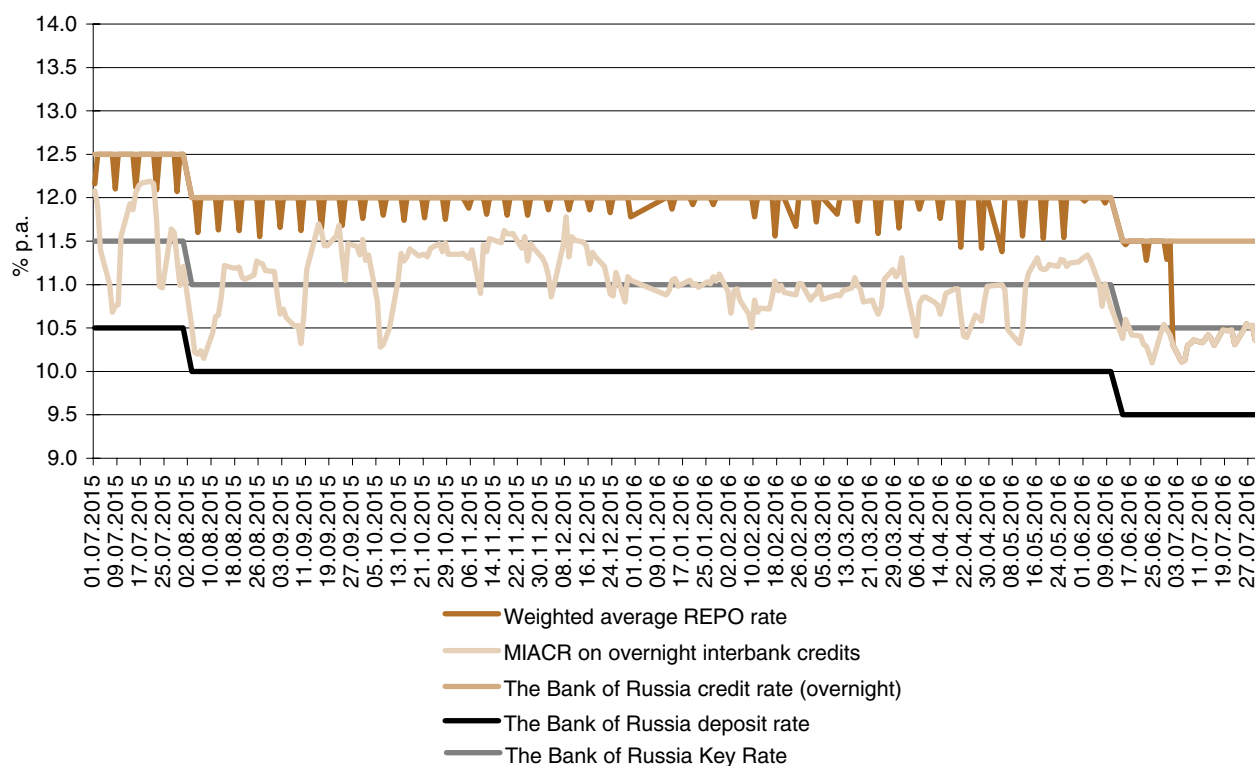


## 7. CHARTS AND DIAGRAMS

### 7.1. International Reserves Adequacy (international reserves in months of import)<sup>1</sup>



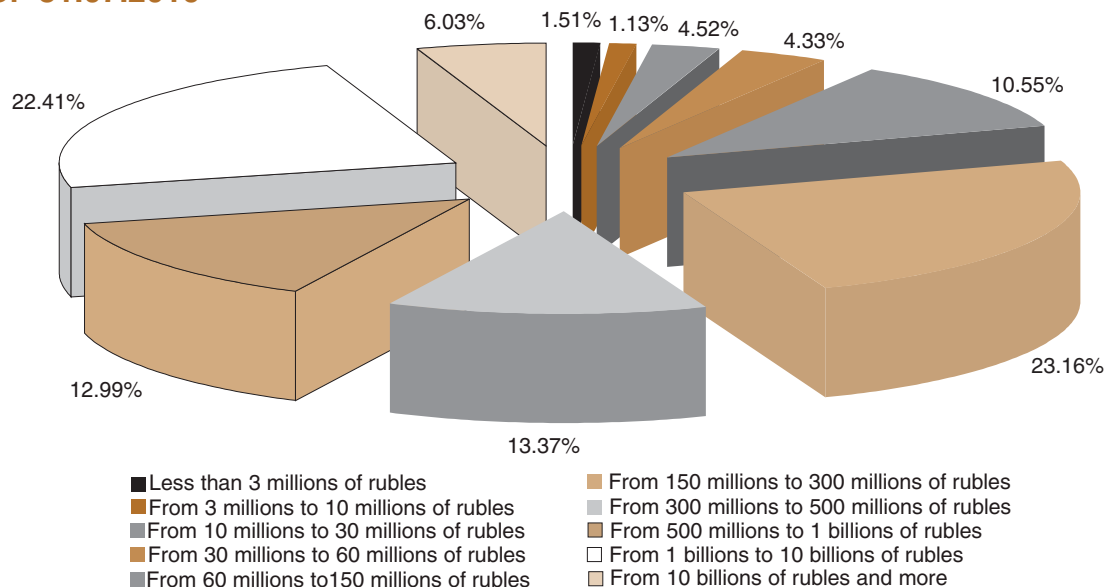
### 7.2. Interest Rates Dynamics in July, 2015 — July, 2016



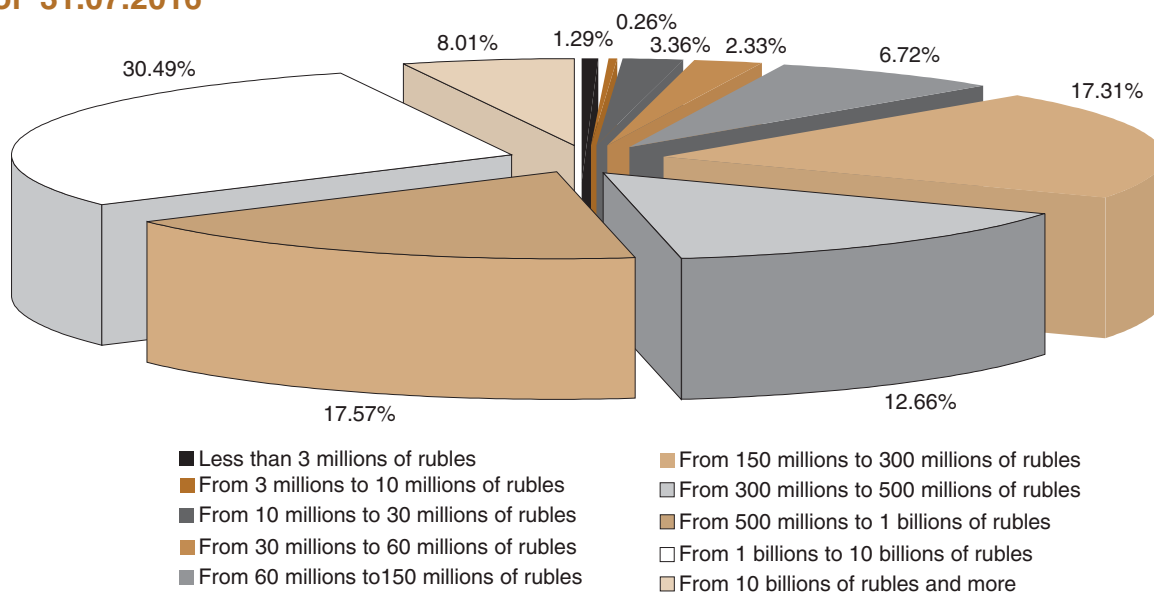
<sup>1</sup> See also the methodological comments to the table 1.11 "International Reserves of the Russian Federation".

<sup>2</sup> Estimated value.

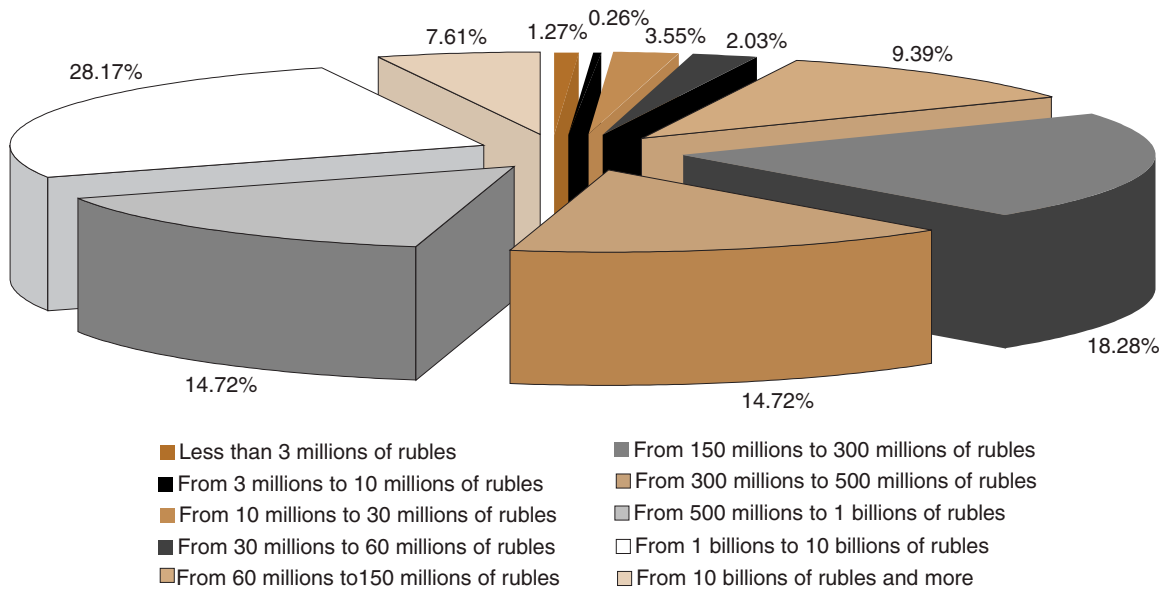
**7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 404-P, on 09.08.2013, Grouped by Size of Registered Authorized Capital as of 31.07.2016**



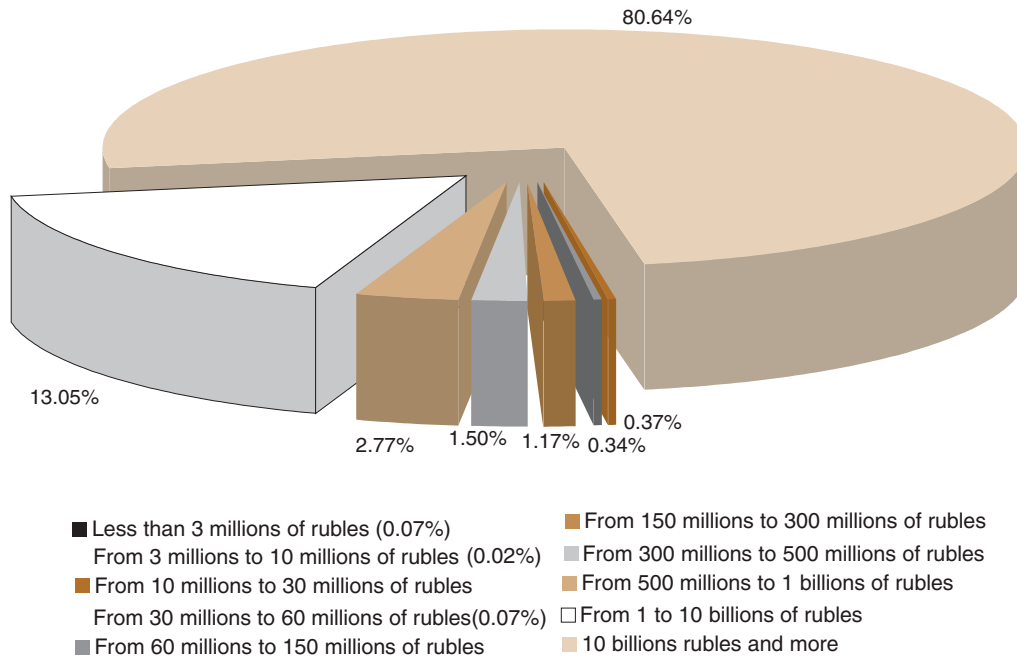
**7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 04.08.2003, Grouped by Size of Registered Authorized Capital as of 31.07.2016**



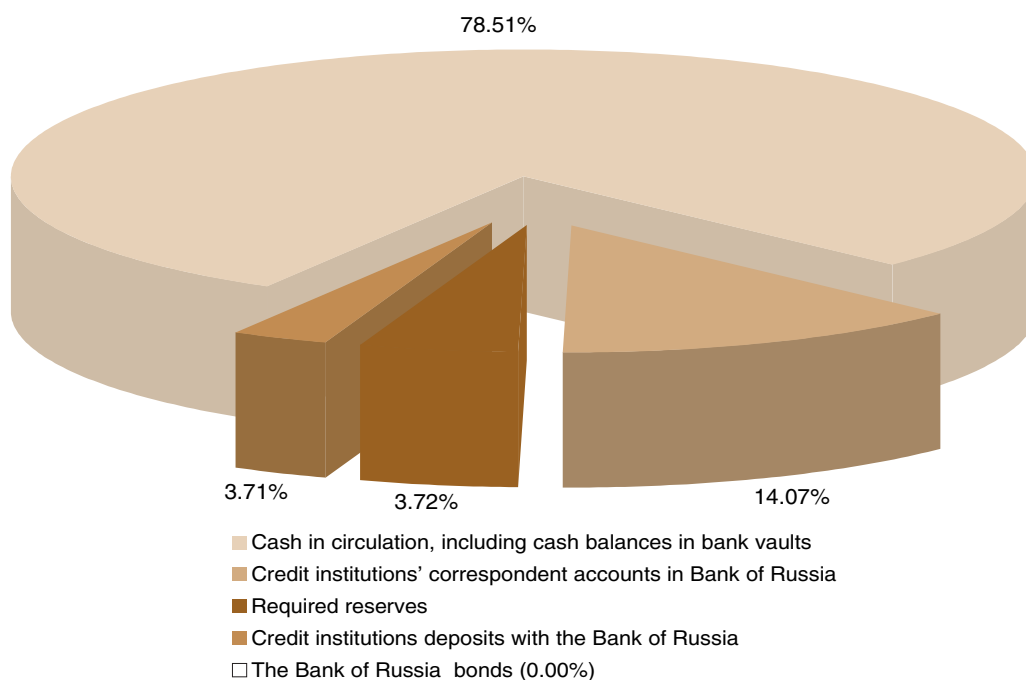
**7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 31.07.2016**



### 7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from August 04 to September 07, 2016 (Credit Institutions Grouped by Size of Registered Authorized Capital)

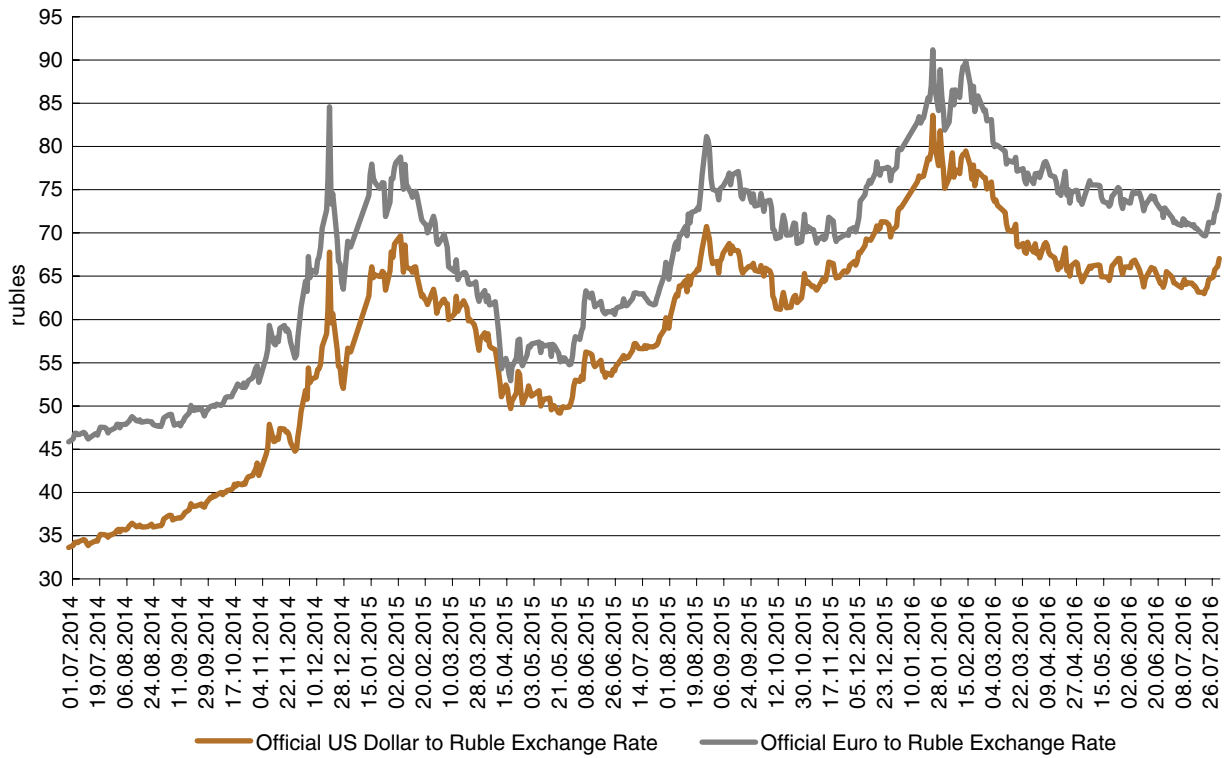


### 7.7. Structure of Broad Monetary Base as of 31.07.2016

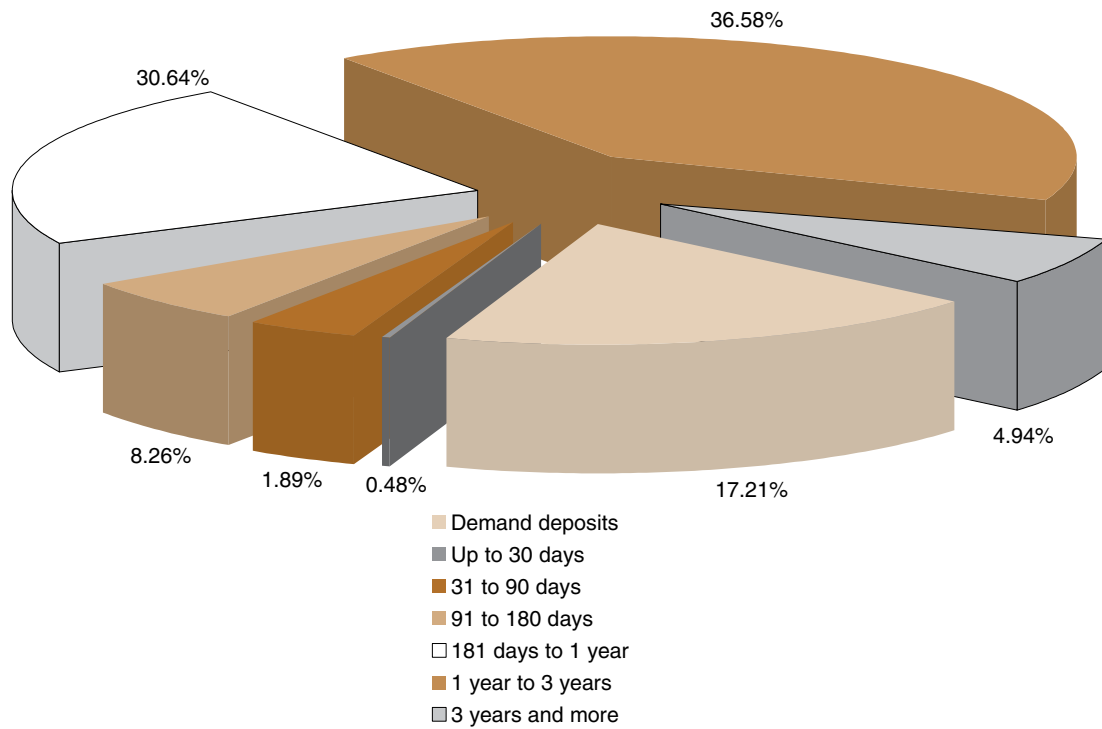




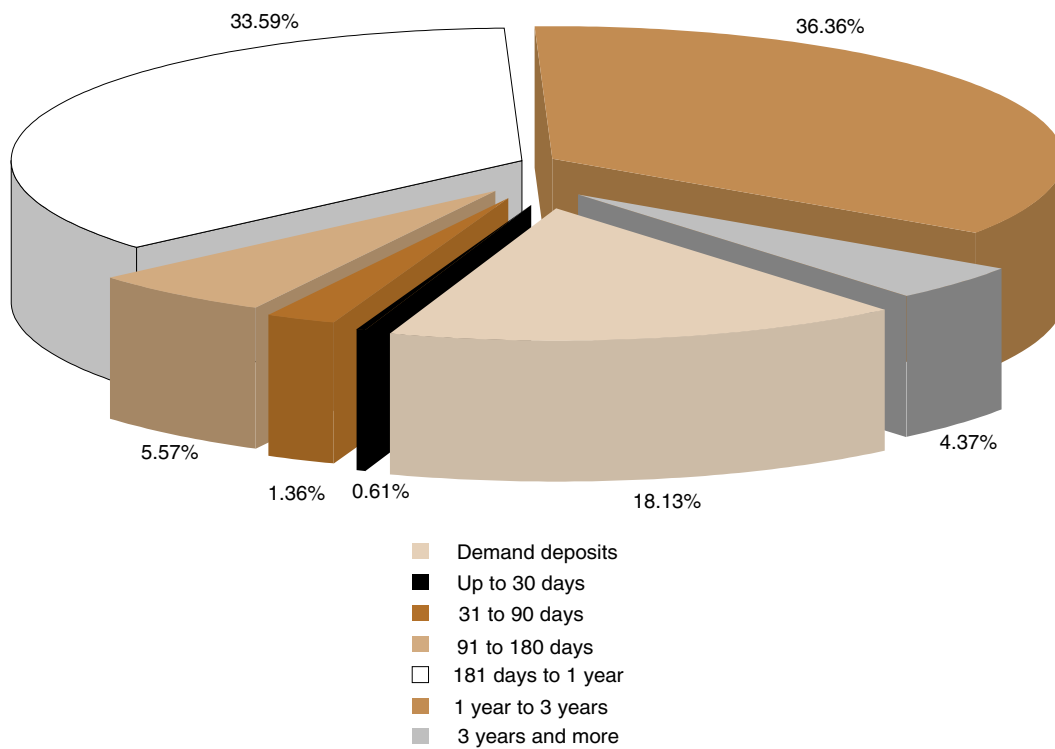
## 7.8. Ruble Exchange Rate Dynamics in July, 2014 — July, 2016



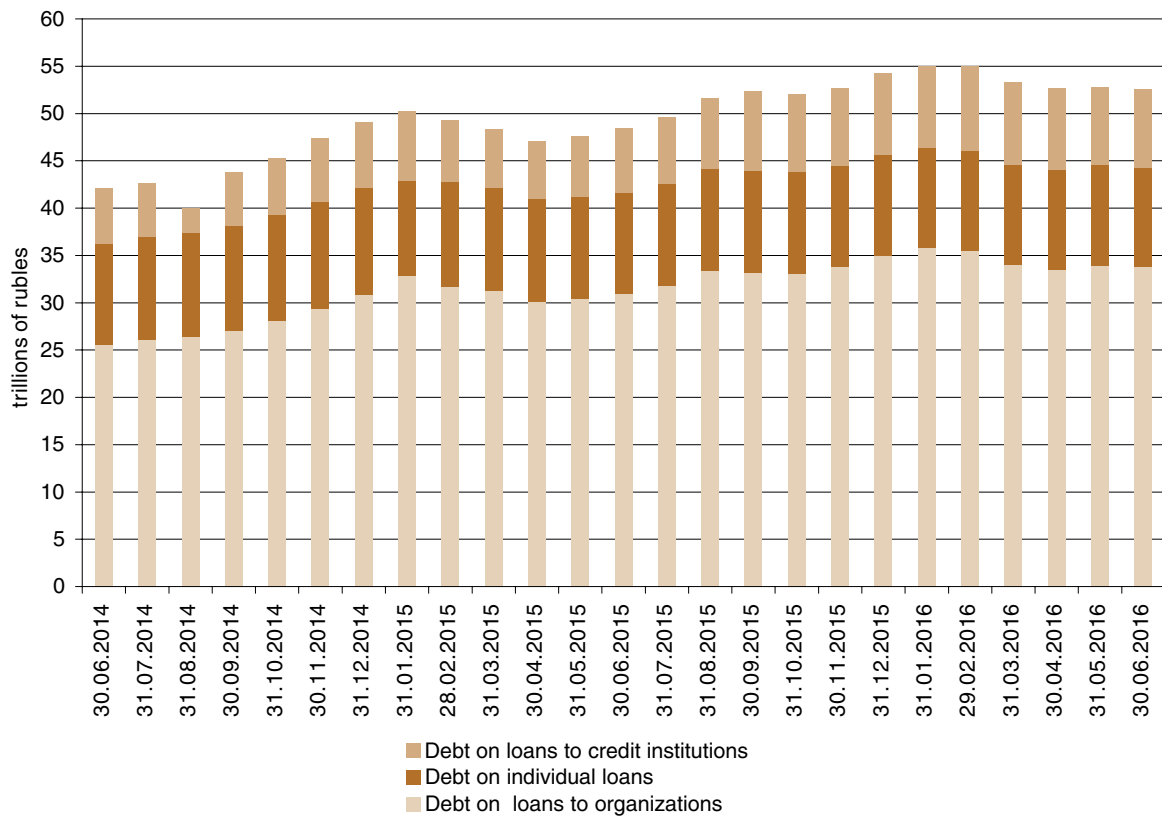
### 7.9. Structure of Individual Deposits Denominated in Rubles as of 30.06.2015



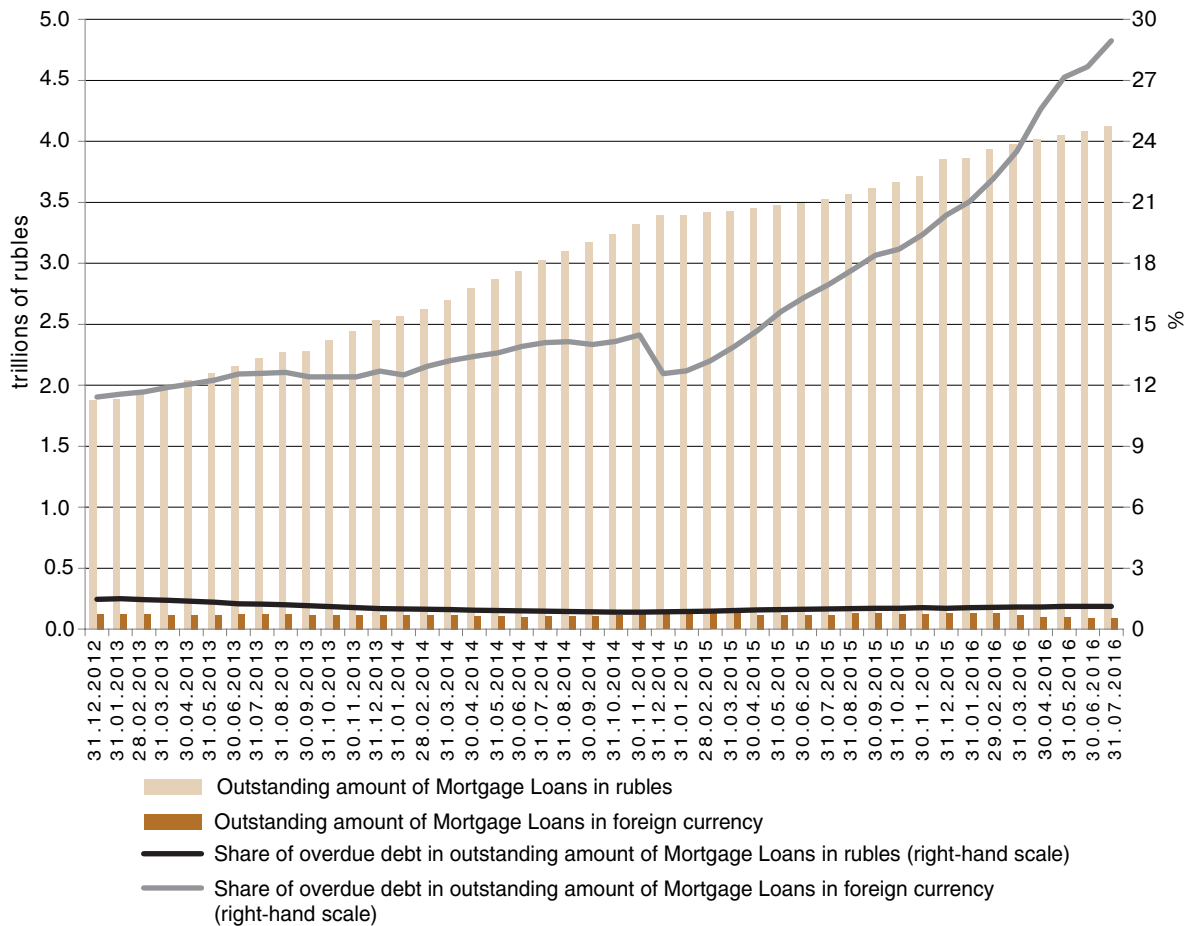
### as of 30.06.2016



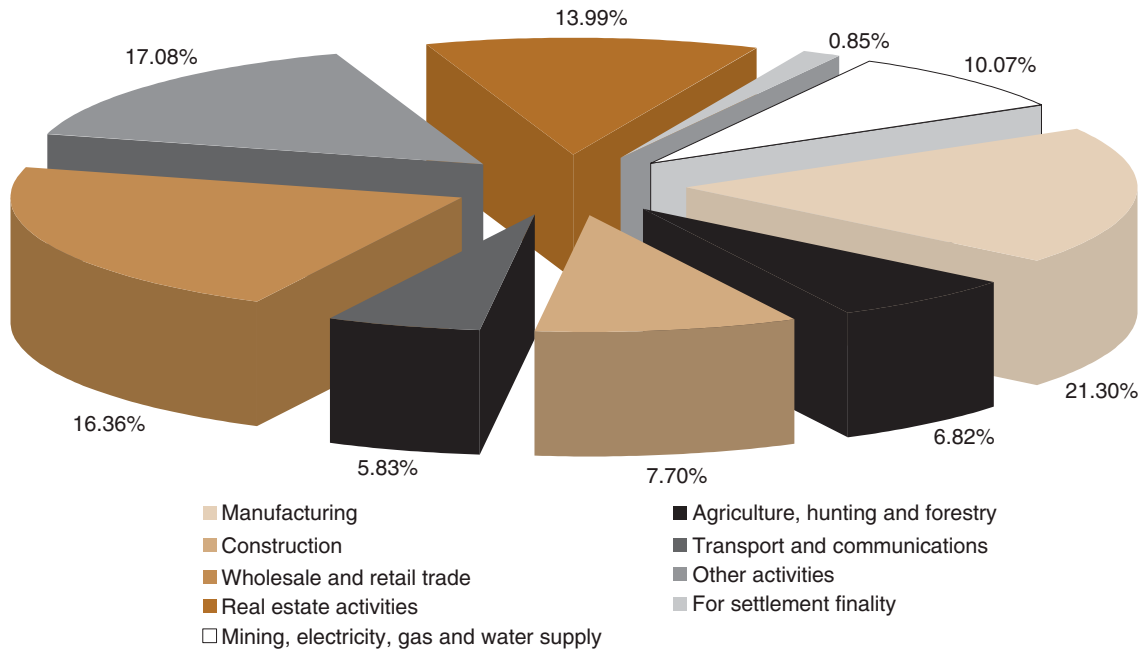
## 7.10. Dynamics of Debt on Loans Extended



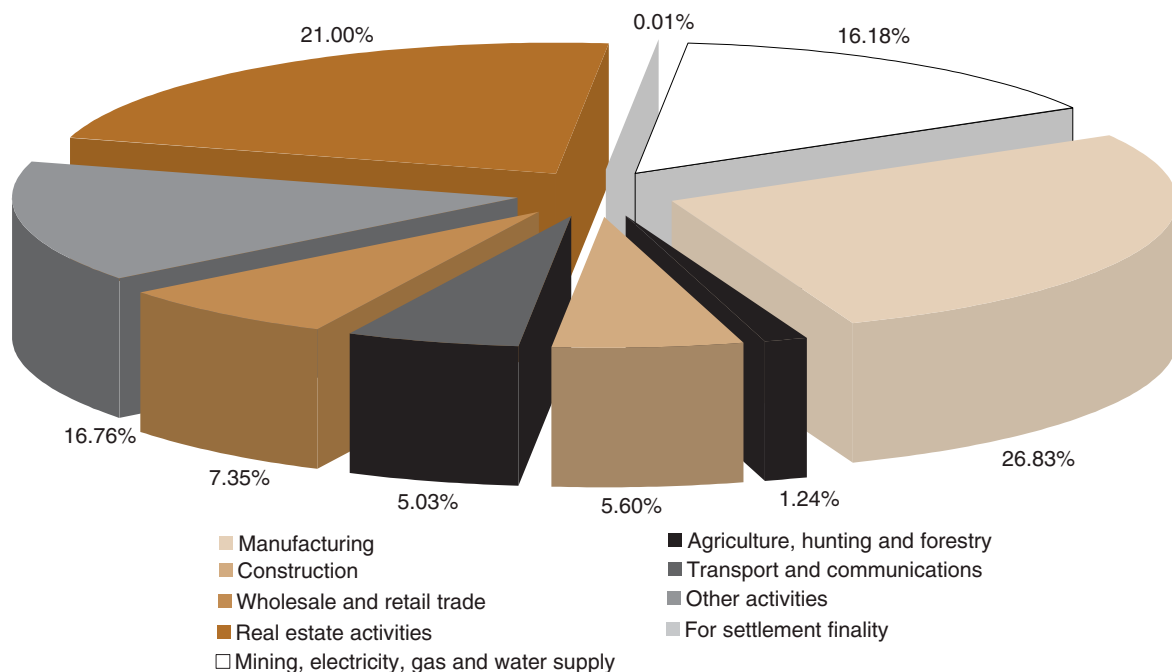
## 7.11. Outstanding amount of Mortgage loans



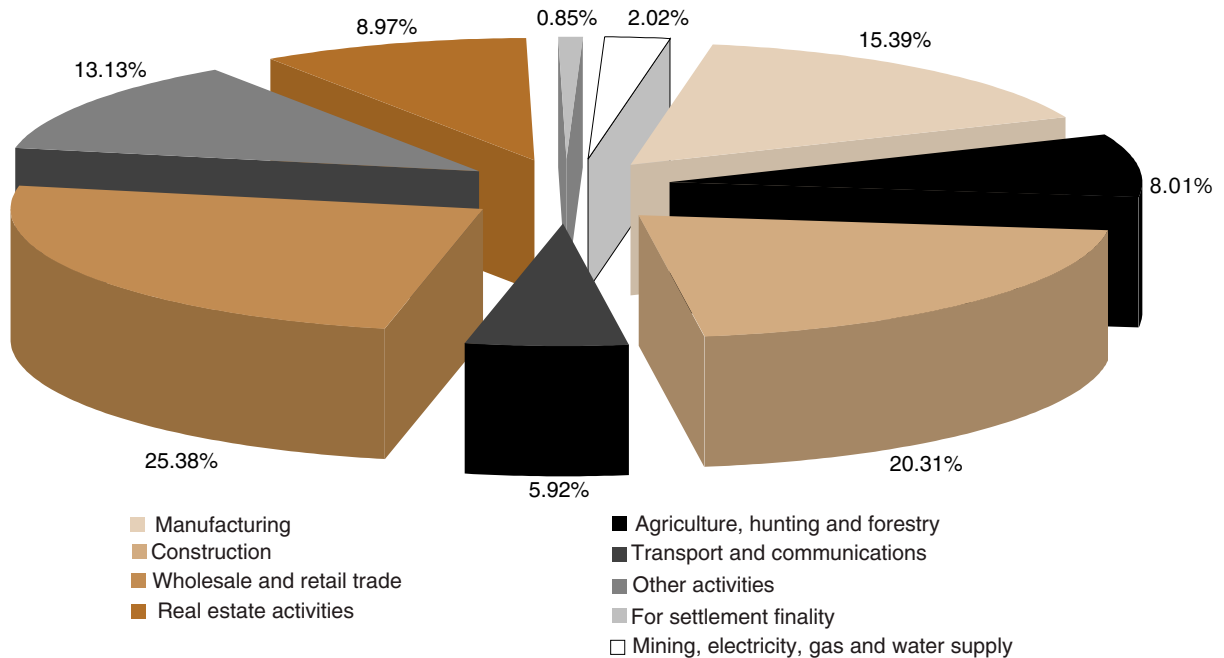
### 7.12. Structure of Ruble-Denominated Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.07.2016



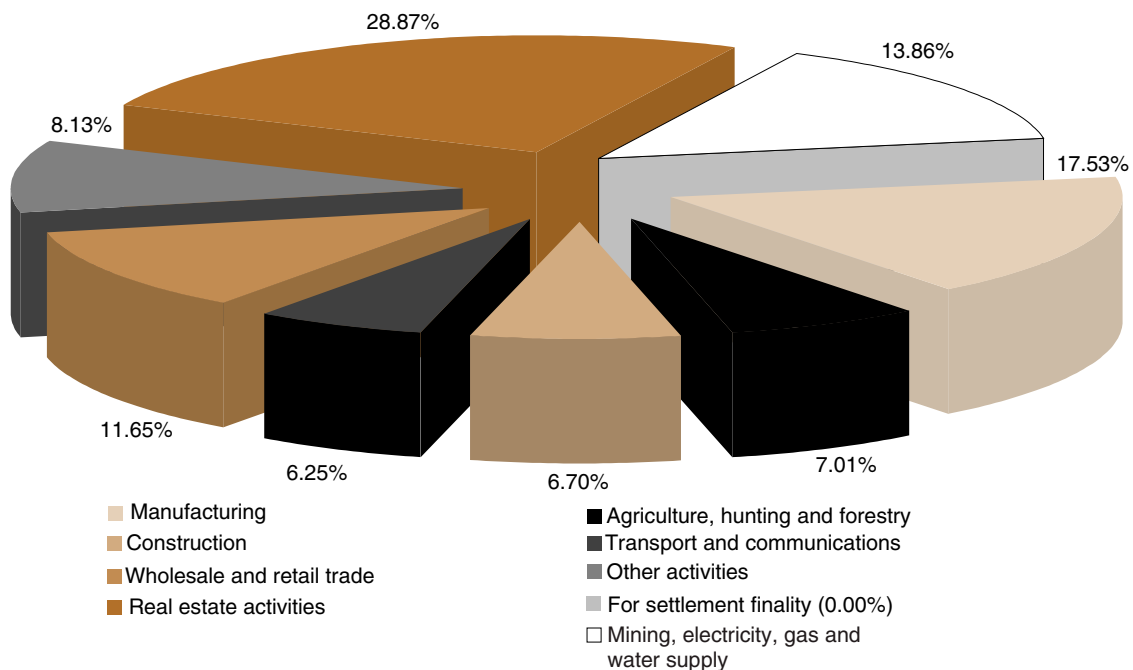
### 7.13. Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.07.2016



### 7.14. Structure of Ruble-Denominated Overdue Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.07.2016



### 7.15. Structure of Overdue Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.07.2016



## 8. SUMMARY METHODOLOGY

### Section 1. Main Macroeconomic and Monetary Indicators

**Table 1.1**  
**Balance of Payments of the Russian Federation**

#### General Provisions

Balance of payments of the Russian Federation (hereafter referred to as balance of payments) is a statistical statement, which reflects all economic transactions between Russian Federation residents and nonresidents<sup>1</sup> 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

<sup>1</sup> **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.<sup>FF</sup>

*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 First 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 6<sup>th</sup> 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 6<sup>th</sup> 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.

### Chart 7.1. International Reserves Adequacy (International Reserves in Months of Import)

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.

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 in the reporting quarter and three preceding ones.

For example, the actual amount of the international reserves in months of imports for the first quarter of 2010 will be the ratio of the amount of the international reserves of the Russian Federation on April 1, 2010 to the average monthly import of goods and services for the period Q2—Q4 2009 — Q1 2010.

The indicator is disclosed on a quarterly basis no later than four months after the end of the reporting quarter.

**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.

#### **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 1.13**  
**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 nonresidents<sup>1</sup>, 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.

**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

<sup>1</sup> 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".

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 institutions<sup>1</sup>, public nonfinancial organizations and other nonfinancial institutions<sup>2</sup>.

**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 1.14**  
**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).

**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

<sup>1</sup> 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".

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

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 pur-

chase/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 1.15**  
**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 liabilities**<sup>1</sup> 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 other<sup>7</sup> 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 1.16**  
**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 1.17**  
**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

<sup>1</sup> Equivalent to the indicator "Broad money".

credit institutions with the Bank of Russia, funds in credit institutions' 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 1.18**  
**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 1.19**  
**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 (Subaccounts) with the Bank of Russia" presents the dynamics of the

amount of these required reserves. The sum is a part of indicator "Correspondent account balances of credit institutions with the Bank of Russia" in the table "Monetary Base (Broad Definition)".

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

### Individual Indicators Highlights

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

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

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

Pursuant to Article 38 of the Federal Law "On the Central Bank of the Russian Federation (Bank of Russia)" the amount of reserve requirements (the required reserve ratio, required reserve averaging ratio) and the procedure for complying by credit institutions with reserve requirements, including the procedure for depositing required reserves with the Bank of Russia are established by the Bank of Russia Board of Directors.

A credit institution may deposit required reserves with the Bank of Russia by transferring them to the required reserve account (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)<sup>1</sup> 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.

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

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

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

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

Table 3.2.6

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

#### General Provisions

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

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

#### Individual Indicators Highlights

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

Table 3.3

### Stock Exchange Trade by Types of Securities and Financial Derivatives

#### General Provisions

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

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

#### Individual Indicators Highlights

The terms 'share', 'bond', 'investment unit', 'financial derivative', 'futures', and 'option' are defined in line with Federal Law No. 39-FZ, dated April 22, 1996, 'On the Securities Market', Federal Law No. 65-FZ, dated April 22, 2010, 'On Investment Funds', and Bank of Russia Ordinance No. 3565-U, dated February 16, 2015, 'On Types of Financial Derivatives'.

**Share** is an issued security that fixes the rights of its owner (shareholder) to receive part of the profit of a corporation in the form of dividends, to participate in the management of the corporation and to receive part of the property that remains after its liquidation. Shares are inscribed (registered) securities.

**Bond** is an issued security that fixes the right of its holder to receive its nominal value from the bond issuer, in the period of time provided for by such bond, or other property equivalent. A bond may likewise provide for the right of its holder to receive the interest fixed in it, on the nominal value thereof or for other property rights. The income on a bond is interest and/or discount.

**Russian depositary receipt (RDR)** is a registered security that does not have a par value, confers ownership rights to a certain number of securities (shares or bonds of a foreign issuer (underlying securities) or securities of other foreign issuer certifying the rights to shares or bonds of a foreign issuer) and carries the RDR holder's right to receive from the RDR issuer the relevant number of underlying securities in exchange for the depositary receipts and to be provided with services in relation to the exercise of rights attached to the underlying securities by the RDR holder.

**Investment Share (Unit)** is an inscribed security that certifies the right of its holder for a share in the property of a unit investment fund, the right to demand appropriate trust (fiduciary) management of the unit investment fund from its management company, and the right to get cash compensation upon termination of a trust management contract of the unit investment fund with all the holders of its investment shares (termination of the unit investment fund).

**Derivative Financial Instrument (Derivative)** is an agreement (contract), excluding repo contracts, which provides for one or several of the following obligations:

1) the obligation of the parties or a party to the agreement to pay on a periodical basis or as a lump sum, including if a claim is made by the other party, amounts of money depending on changes in the price of commodities, securities, exchange rate of a respective currency, interest rates, inflation rate, derivatives' prices, official statistical information, physical, biological and (or) chemical indices of environmental conditions, occurrence of circumstances which give evidence of a failure to discharge or of improper discharge by one or several legal entities, governments or municipal entities of their obligations (excluding the surety agreement and the insurance agreement), or any other circumstance provided for federal laws or Bank of Russia regulations, and in respect of which it is not known whether they will occur or not, and also depending on changes in values calculated on the basis of a single value or an aggregate of several values of indices cited in this clause. This agreement may also provide for the obligation of the parties or a party to the agreement to transfer securities, commodities or currency to the other party or the obligation to make a contract which is a derivative;

2) the obligation of the parties or a party to the agreement under the terms and conditions defined when making it, if the other party makes a claim, to purchase or sell securities, currency or commodities or to make a contract which is a derivative;

3) the obligation of the parties or a party to the agreement to transfer the securities, currency or commodities to the other party for ownership at the earliest on the third day after making the agreement and the obligation of the other party thereto to accept and pay for the cited property, and contains an indication that such agreement is a derivative.

**Futures Agreement (Contract)** shall be deemed a contract made in the course of exchange trade which provides for the obligation of either party to the agreement to make periodical monetary payments depending on changes in the price and (or) the value of the underlying asset and (or) the occurrence of the circumstance which constitutes an underlying asset.

**Option Agreement (Contract)** shall be deemed the following:

1) an agreement providing for the obligation of either party to the agreement, if a claim is made by the other party, to pay on a periodical basis and (or) as a lump sum amounts of money depending on changes in the price (value) of the underlying asset or occurrence of the circumstance which is deemed to be an underlying asset;



2) an agreement providing for the following:  
the obligation of either party to the agreement under the terms and conditions defined when making it, if the other party makes a claim, to purchase or sell the underlying securities, currency or commodity, including by way of making by a party (parties) thereto and (or) by the person (persons) in whose interests the option agreement has been made, a contract of securities purchase and sale, a contract of foreign currency purchase and sale or a contract of commodities delivery; or  
the obligation of either party to an agreement, if the other party thereto makes a claim, to make a contract which is a derivate and constitutes an underlying asset.

**Table 3.4**  
**Main Share Price Indices**

#### **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 depositary receipts (RDRs) also may be included into the indices' Constituent List. The market capitalization contains a share of stocks outstanding in the secondary market (free-float).

More detailed information on the calculation of the above indicators is available at the website <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** characterises 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** characterises 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 incomes, in the event of the securities issuer's failure to repay securities or make coupon payments on time.

**Equity in subsidiaries and associated companies** is the value of funds invested in shares of resident and non-resident subsidiary and associated joint-stock companies in the amount that ensures control over the financial and operating policy of the issuing organization or the ability to exert significant influence on financial and operating policy of a joint-stock company.

**Derivatives** at fair value being an asset.

Derivative is an asset, if the overall estimated value of contractual claims on a counterparty exceeds corresponding contractual liabilities to the same counterparty and a credit institution expects an increase of future economic benefits resulting from receipt of the assets (cash and other property), 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 Form No. 2-PPF 'Private Pension Fund Profit and Loss Statement', approved by Ministry of Finance Order No. 3n, dated January 10, 2007, 'On the Specifics of Accounting for Private Pension Funds'.

##### Individual Indicators Highlights

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

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

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

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

#### Table 4.5.5 Private Pension Funds' Pension Accruals Investment

##### General Provisions

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

The data are drawn from Form 1 and Form 4 of private pension fund reporting on mandatory pension insurance, set forth in the Regulation on Private Pension Fund Reporting on Manda-

tory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

### Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

**Table 4.5.6**  
**Payout Private Pension Funds'**  
**Pension Accruals**

### General Provisions

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

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

**Table 4.5.7**  
**Private Pension Funds'**  
**Pension Accruals Flows**

### General Provisions

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

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

**Table 4.5.8**  
**Main Indicators of Unit Investment Funds'**  
**Performance**

### General Provisions

The table presents performance indicators of unit investment funds in the Russian Federation, broken down by types of unit investment funds: number of holders of investment units in unit investment funds, value of net assets of unit investment funds, volume of issue of investment shares of unit investment funds, and volume of redemption of investment shares of unit investment funds.

The indicators are compiled on the basis of aggregated data from Form 0420502 'Notes of Net Asset Values, Including Asset (Property) Value, of Joint-stock Investment Funds (Unit Investment Funds)', Form 0420503 'Statement of Growth (Decrease) in Value of Property Held by Joint-stock Investment Funds (Making up Unit Investment Funds)', Form 0420504 'Statement of Shareholders of Joint-stock Investment Funds (Holders of Investment Shares in Unit Investment Funds)', submitted to the Bank of Russia by asset management companies of unit investment funds as prescribed in Bank of Russia Ordinance No. 3901-U, dated 16 December 2015, 'On Terms of and Procedure for Compiling and Submitting to the Bank of Russia Statements by Joint-stock Investment Funds and by Management Companies of Investment Funds, Unit Investment Funds, and Non-governmental Pension Funds' (until 2016 - Federal Securities Commission Resolution No. 03-41/ps, dated 22 October 2003, 'On Statements of Joint-stock Investment Funds and Management Companies of Unit Investment Funds').

### Individual Indicators Highlights

Indicator **Number of Holders of Investment Shares in Unit Investment Funds** reflects the aggregate number of holders in the registers of unit investment fund shareholders.

Starting 2016 Q1, indicator Number of Personal Accounts in the Registers of Investment Fund Shareholders is substituted with indicator Number of Holders of Investment Shares in Unit Investment Funds in order to provide reliable information on the actual number of holders of investment shares in funds (including holders whose rights for investment shares are accounted for in nominal holders' accounts, and excluding zero personal accounts in the registers of investment fund shareholders).

Indicator **Value of Net Assets of Unit Investment Funds** reflects the aggregate value of net assets of operational unit investment funds.

Indicator **Issue of Investment Shares of Unit Investment Funds** reflects the aggregate amount of issued investment shares of unit investment funds in the reporting period (the first quarter, the first six months, the first nine months, a year). The indicator is shown as an accrued year-to date total.

Indicator **Redemption of Investment Shares of Unit Investment Funds** reflects the aggregate amount of redeemed investment shares of unit investment funds in the reporting period (the first quarter, the first six months, the first nine months, a year). The indicator is shown as an accrued year-to date total.

**Table 4.5.9**  
**Insurers' Premiums and Payoffs**  
**by Types of Insurance**

**General Provisions**

The table reflects volumes of insurance premiums and benefits by types of insurance, over the reporting period.

The indicators of insurers are compiled on the basis of regular statistical reporting provided by insurance companies to the Bank of Russia in accordance with Law of the Russian Federation No. 4015-1, dated November 27, 1992, 'On the Organisation of Insurance Business in the Russian Federation'.

Sources of the insurers' indicators are comprised of information from quarterly statistical reporting form 0420162 'Data on the Activity of Insurers' approved by Bank of Russian

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

**Individual Indicators Highlights**

Indicator ***Insurance Premiums*** reflects payment for insurance that the insured (beneficiary) has to pay to the insurer in the manner and in the timeframe specified in the insurance contract.

Indicator ***Payoffs*** reflects a cash amount determined according to the procedure prescribed in the federal legislation and (or) in the insurance contract, to be paid by the insurer to the insurant, insured or beneficiary upon the occurrence of the insured event (insurance benefit), and other payouts under insurance contracts.

## Section 5. Selected Indicators on the Russian Federation's Payment System

**Table 5.1**  
**Payments Effected by the Payment System of Russia**

### General Provisions

The table presents data on the volume and value of cashless payments effected by the payment system of Russia, including payments effected by the payment system of the Bank of Russia and Russian credit institutions.

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

### Individual Indicators Highlights

**Payments effected by the payment system of the Bank of Russia** include payments of credit institutions (branches) and their customers, payments of customers of the Bank of Russia other than credit institutions and the Bank of Russia's own payments made to the payees through the branches of the Bank of Russia.

**Payments effected by private payment systems** include payments of the customers of credit institutions (branches) other than credit institutions and own payments of credit institutions (branches) that are conducted by settlement non-banking credit institutions, by credit institutions (branches) through correspondent accounts opened with other credit institutions (branches), and through interaffiliate settlement accounts opened in subdivisions of a single credit institution, and also payments within a single subdivision of a credit institution (head office or branch).

Payments with payment cards and transactions of credit institutions' customers at financial markets are excluded.

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

### General Provisions

The table presents data on the volume and value of non-cash payments effected by the payment system of the Bank of Russia and Russian credit institutions electronically and by using paper technology.

### Individual Indicators Highlights

**Electronic payments** refer to payments effected in the payment system of the Bank of Russia and Russian credit institutions without transferring paper-based settlement documents, with funds credited to payees' accounts on the basis of electronic payment documents. Other payments are referred as **paper-based payments**.

**Table 5.3**  
**Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia**

### General Provisions

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

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

### Individual Indicator Highlights

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

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

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

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

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

### General Provisions

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

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

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

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

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

### Individual Indicators Highlights

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

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

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

BESP system and included in the BESP System Participants Manual.

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

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

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

**Table 5.5**  
**Selected Indicators On Bank Card Transactions**

#### General Provisions

The table shows the dynamics of transactions with bank cards issued by credit institutions which are made by customers on and outside the territory of the Russian Federation, disaggregated for individuals and legal entities.

The information source is quarterly statistical reports submitted by credit institutions to the Bank of Russia.

#### Individual Indicator Highlights

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

**The number of bank cards** signifies the actual number of bank cards handed by credit institutions to their customers.

**The number of bank cards in use** is the number of bank cards used in transactions during a quarter.

**Payments for goods, works and services** are the payments for goods, works and services made with bank cards on and outside the territory of the Russian Federation and also customs payments made with bank cards on the territory of the Russian Federation.

**Other transactions** include bank cards transactions made to transfer money to other bank accounts, charitable contributions and etc.

Data on the number of bank cards issued are given as of the first day of the month following the reporting quarter.

Data on the value and volume of bank card transactions are given for the reporting quarter.

**Table 5.6**  
**Payments of Customers Other than**  
**Credit Institutions Effected by the Payment System**  
**of the Bank of Russia, by Payment Instruments**

#### General Provisions

The table presents information on the number and value of payments of customers other than credit institutions effected through the payment system of the Bank of Russia in view of payment instruments (payment orders, letters of credit, payment request and collection orders) by using electronic or paper technologies.

#### Individual Indicator Highlights

The Bank of Russia customers other than credit institutions are Federal Treasury and its branches; budgetary institutions which are financed at the expense of the federal budget; budgetary institutions which are financed at the expense of the constituent entities of the Russian Federation budgets; budgetary institutions which are financed at the expense of local budgets; financial bodies of constituent entities of the Russian Federation, financial bodies of municipal formations; custom bodies; state and

other extra-budgetary funds; the election committee and other organizations.

**Electronic payments** are the payments effected through the payment system of the Bank of Russia without paper-based settlement documents, with funds credited to payees' accounts on the basis of electronic payment documents. Other payments are referred as **paper-based payments**.

**Table 5.7**  
**Payments Effected by the Payment System**  
**of the Bank of Russia**  
**by Each Settlement System**

#### General Provisions

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

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

#### Individual Indicator Highlights

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

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

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

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

## Section 6. Regional Section

The information in the tables of *Regional Section* is formed according to the federal structure of the Russian Federation<sup>1</sup>, 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-rence/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.

<sup>1</sup> 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**  
**Credit Institutions Using the Right to Average**  
**the Required Reserves within Averaging Period**  
**from August 04, 2016 to September 07, 2016**  
**Grouped by Registered Authorized Capital**

**General Provisions**

The table shows data on the number of credit institutions that use their right to average required reserves pursuant to Bank of Russia Regulation No. 342-P, dated August 7, 2009, “On the Required Reserves of Credit Institutions” (with amendments), grouped by registered authorized capital as of the reporting date, by constituent entities of the Russian Federation.

**Individual Indicators Highlights**

The averaging of required reserves is the procedure whereby the averaged balance of a correspondent account or correspondent sub-accounts of a credit institution opened with the Bank of Russia are considered as part of the credit institution’s required reserves as of the corresponding reporting date.

**The total on the Russian Federation** includes the number of credit institutions using the right to average required reserves with breakdown by the size of registered authorized capital.

**The total on the federal district** includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in corresponding federal districts where their correspondent accounts are held with a breakdown by the size of registered authorized capital.

**The total on the constituent entities** includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in the corresponding region, territory or republic where their correspondent accounts are held with breakdown by the size of registered authorized capital.

**Table 6.2.7**  
**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 6.2.8**  
**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 6.2.9**

**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 6.2.10**  
**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

#### 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.

**Table 6.4.5**

### 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 6.4.6**

### Outstanding Amount of Loans Granted to Resident Individuals

**Table 6.4.7**

### Selected Indicators of Loans in Rubles Granted to Resident Individuals

**Table 6.4.8**

### Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

#### General Provisions

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

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

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

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

The category of mortgage loans comprises housing loans granted to resident individuals against a collateral of real estate according to the procedure established by the Federal Law 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 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.

To addition to being published in the *Bank of Russia Statistical Bulletin*, data on the volume of sale of major currencies (the US dollar and the euro) by the authorized banks with a breakdown by the constituent entities of the Russian Federation are published in the *Bank of Russia Bulletin*.

### 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, internal divisions of 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.

To addition to being published in the *Bank of Russia Statistical Bulletin*, data on the volume of purchase of the US dollars and the euros by the authorized banks with a breakdown by the constituent entities of the Russian Federation are published in the *Bank of Russia Bulletin*.

### Individual Indicators Highlights

**Foreign cash purchases by authorized 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 authorized banks and their branches, internal divisions of authorized banks and their branches located on the territory of 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'.