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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 July–October 2016 (the period (or date) to which data to be released relate is shown in parentheses)			
	July	August	September	October
<b>Financial sector</b>				
1. Depository Corporations Survey, end of period <sup>1</sup>	29.07.2016 (06.2016)	31.08.2016 (07.2016)	30.09.2016 (08.2016)	31.10.2016 (09.2016)
2. Central Bank Survey, end of period <sup>1</sup>	14.07.2016 (06.2016)	12.08.2016 (07.2016)	14.09.2016 (08.2016)	14.10.2016 (09.2016)
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)	
5. Stock market: Share Price Index	11.07.2016 (06.2016)	10.08.2016 (07.2016)	12.09.2016 (08.2016)	10.10.2016 (09.2016)
<b>External sector</b>				
6. Balance of Payments, for the reporting quarter, year			30.09.2016 (Q2, 2016)	
7. International Reserves: Official reserve assets (weekly)	weekly, on Thursday			
8. International Reserves: Official reserve assets (monthly), end of period	07.07.2016 (06.2016)	05.08.2016 (07.2016)	07.09.2016 (08.2016)	07.10.2016 (09.2016)
9. Template on international reserves and foreign currency liquidity, end of period	20.07.2016 (06.2016)	19.08.2016 (07.2016)	20.09.2016 (08.2016)	20.10.2016 (09.2016)
10. Merchandise trade, for the reporting month (per balance of payments methodology)	12.07.2016 (05.2016)	11.08.2016 (06.2016)	09.09.2016 (07.2016)	12.10.2016 (08.2016)
11. International investment position, for the reporting quarter, year			30.09.2016 (Q2, 2016)	
12. External Debt, end of period			30.09.2016 (Q2, 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.

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



Table 1.1

## 1. MAIN MACROECONOMIC AND MONETARY INDICATORS

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

## Current Account

	Export of goods (FOB)							Export of services				Export of goods and services (3+7)	Compensation of employees receivable	Investment income and rent receivable	Of which investment income receivable by general government
	fuel-energy resource		other		export of goods, total (1+2)			transport services	travel	other	total (4+5+6)				
	1	2	3	4	5	6	7								
2009	190,709	106,445	297,155	12,365	9,366	24,065	45,797	342,951	3,326	30,074	10	11			
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	325,003	172,760	497,763	20,542	11,759	33,443	65,744	563,507	4,139	43,034	974				
2015	154,895	105,468	260,363	12,610	6,842	18,629	38,080	298,443	2,583	24,928	936				
Q1, 2013	86,557	38,276	124,833	4,505	2,535	8,195	15,235	140,068	965	10,589	498				
Q2, 2013	83,662	43,257	126,919	5,328	3,066	9,497	17,891	144,810	1,131	8,162	134				
Q3, 2013	87,140	43,518	130,658	5,582	3,657	9,147	18,386	149,045	1,046	9,429	228				
Q4, 2013	91,695	47,730	139,425	5,331	2,731	10,548	18,610	158,035	1,114	9,740	104				
Q1, 2014	84,030	38,983	123,012	4,612	2,567	7,920	15,099	138,111	1,026	12,488	329				
Q2, 2014	89,133	43,190	132,323	5,582	3,302	8,450	17,334	149,657	1,055	10,327	210				
Q3, 2014	82,007	43,740	125,746	5,742	3,603	8,499	17,844	143,590	1,032	11,532	271				
Q4, 2014	69,833	46,848	116,681	4,605	2,287	8,575	15,467	132,148	1,026	8,687	164				
Q1, 2015	54,121	36,056	90,177	3,731	1,887	6,129	11,748	101,925	828	8,780	389				
Q2, 2015	54,945	36,479	91,424	4,422	2,376	6,306	13,103	104,528	888	6,994	193				
Q3, 2015	45,829	32,932	78,761	4,456	2,579	6,194	13,229	91,990	867	9,154	353				
Q4, 2015	43,991	37,114	81,104	4,218	1,623	7,869	13,711	94,815	886	8,784	161				

(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	628,323	548	308,026	15,420	50,428	55,175	121,022	429,048	14,213
2015	7,708	333,661	246	142,147	8,634	29,064	30,167	67,865	210,011	6,651
Q1, 2013	3,736	155,359	121	76,566	3,684	9,425	12,593	25,701	102,267	3,857
Q2, 2013	5,147	159,249	93	84,476	4,424	13,530	13,593	31,547	116,023	3,983
Q3, 2013	4,325	163,845	187	87,305	4,712	18,937	14,539	38,188	125,493	4,599
Q4, 2013	4,125	173,015	129	92,923	4,685	11,560	16,700	32,946	125,869	4,986
Q1, 2014	3,632	155,258	154	72,504	3,552	10,338	12,281	26,172	98,675	3,696
Q2, 2014	5,866	166,905	89	80,630	4,108	13,592	14,013	31,713	112,342	3,640
Q3, 2014	3,999	160,153	122	80,480	4,106	17,796	14,527	36,429	116,909	3,716
Q4, 2014	4,146	146,007	183	74,412	3,654	8,701	14,353	26,709	101,121	3,161
Q1, 2015	2,092	113,625	101	44,653	2,525	7,472	10,042	20,039	64,692	2,298
Q2, 2015	3,144	115,554	61	47,676	3,018	9,425	10,129	22,572	70,247	2,391
Q3, 2015	2,473	104,483	84	49,818	3,091	12,168	9,996	25,254	75,072	1,962
Q4, 2015	2,411	106,895	80	50,808	3,029	5,870	11,638	20,537	71,345	1,966

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	570,004	42,553	189,737	5,122	-38,669	-21,731	-55,278	
2015	50,571	1,464	11,815	370,993	659	148,513	5,166	-26,469	-15,307	-36,611	
Q1, 2013	19,259	885	5,250	130,633	124	48,267	822	-6,890	-4,398	-10,466	
Q2, 2013	31,312	949	6,490	157,808	127	42,444	904	-10,464	-4,096	-13,657	
Q3, 2013	26,770	888	7,604	164,465	420	43,353	870	-15,281	-5,391	-19,802	
Q4, 2013	27,015	980	7,263	165,133	254	46,502	646	-8,829	-6,152	-14,335	
Q1, 2014	21,626	804	5,479	129,476	332	50,508	1,060	-7,771	-4,361	-11,072	
Q2, 2014	32,237	769	6,560	154,779	159	51,693	1,475	-10,290	-5,563	-14,378	
Q3, 2014	25,822	741	7,588	154,034	10,096	45,267	1,636	-14,193	-6,029	-18,585	
Q4, 2014	21,237	624	6,195	131,714	31,965	42,269	951	-6,415	-5,778	-11,242	
Q1, 2015	13,532	481	3,103	83,625	101	45,525	1,207	-5,585	-3,913	-8,291	
Q2, 2015	21,940	508	4,337	98,915	218	43,749	1,404	-7,049	-3,823	-9,469	
Q3, 2015	15,099	475	4,375	96,508	94	28,943	1,365	-9,589	-3,802	-12,025	
Q4, 2015	14,706	486	3,928	91,944	246	30,296	1,190	-4,246	-3,769	-6,826	

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	134,459	-10,074	-57,888	-8,178	58,319	-42,005	16,314	
2015	111,902	-5,149	-31,565	-5,624	69,564	-333	69,231	
Q1, 2013	37,802	-2,892	-8,669	-1,514	24,726	-3	24,722	
Q2, 2013	28,787	-2,853	-23,149	-1,344	1,441	-34	1,407	
Q3, 2013	23,552	-3,552	-17,341	-3,279	-621	-232	-853	
Q4, 2013	32,167	-3,873	-17,275	-3,137	7,882	-125	7,757	
Q1, 2014	39,436	-2,670	-9,138	-1,847	25,782	-178	25,603	
Q2, 2014	37,315	-2,585	-21,911	-693	12,126	-71	12,056	
Q3, 2014	26,682	-2,684	-14,290	-3,589	6,119	-9,974	-3,855	
Q4, 2014	31,027	-2,136	-12,550	-2,049	14,293	-31,782	-17,490	
Q1, 2015	37,234	-1,470	-4,752	-1,012	29,999	0	29,999	
Q2, 2015	34,280	-1,503	-14,946	-1,194	16,638	-158	16,481	
Q3, 2015	16,918	-1,096	-5,945	-1,902	7,975	-9	7,965	
Q4, 2015	23,470	-1,080	-5,922	-1,517	14,952	-166	14,786	

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	-59,813		
Q1, 2013	3,741	4,803	-1,061	-185	65	3,622	4,383	7,325		
Q2, 2013	519	737	-219	-185	-28	306	-494	9,175		
Q3, 2013	6,102	1,129	4,973	-177	6	5,931	-1,768	-4,429		
Q4, 2013	-381	710	-1,091	-155	26	-510	-1,682	8,355		
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	-9,224		

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 15	other 16	total (15+16) 17	
2009	29,906	2,680	1,555	186	6,597	-9,152	-1,178	-10,329	18
2010	38,004	-4,937	-6,395	-1,293	44,928	-6	921	915	30
2011	50,003	-6,226	16,068	-895	67,499	750	1,718	2,468	7
2012	42,801	-8,128	6,652	-1,566	92,435	-255	-163	-418	46
2013	60,061	-11,093	44,657	551	124,389	337	3,851	4,188	-634
2014	17,637	-12,296	-5,777	272	-49,787	-34,522	-4,851	-39,373	-529
2015	4,276	-4,686	-4,621	-2,132	-73,378	969	1,217	2,186	410
Q1, 2013	36,586	-1,208	35,711	-236	86,183	239	396	634	-305
Q2, 2013	5,244	-648	1,398	3,795	18,776	229	1,005	1,234	-47
Q3, 2013	11,568	-3,187	1,603	-2,327	7,391	-53	-403	-457	-114
Q4, 2013	6,663	-6,050	5,945	-681	12,039	-78	2,854	2,776	-168
Q1, 2014	9,055	-5,646	3,601	-262	1,123	-25	46	22	-517
Q2, 2014	10,926	-1,848	383	3,208	7,301	-214	749	535	-24
Q3, 2014	-430	-3,292	-498	-3,503	-22,616	-5,909	-2,915	-8,824	6
Q4, 2014	-1,913	-1,510	-9,263	830	-35,594	-28,374	-2,732	-31,105	6
Q1, 2015	2,794	-612	-7,027	-2,477	-38,660	332	-161	171	1
Q2, 2015	-870	-202	-3,535	3,172	-11,611	64	681	745	-3
Q3, 2015	83	-137	12,198	-3,026	-7,411	367	-298	69	-2
Q4, 2015	2,270	-3,734	-6,256	198	-15,696	206	995	1,201	413

Table 1.1 (cont.)

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

	(millions of US dollars)										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	7,135	8,607	-1,315	6,825	73,393	82,035	82,035	
2015	-25,812	23,228	-14,193	5,376	1,490	461	6,030	22,392	-824	-824	
Q1, 2013	23,916	64,960	-1,132	592	9,283	-479	2,043	75,266	99,512	99,512	
Q2, 2013	14,095	-2,463	-2,536	4,336	8,073	-620	4,865	11,654	26,937	26,937	
Q3, 2013	-10,704	10,299	-3,940	3,803	5,798	758	6,822	23,540	12,265	12,265	
Q4, 2013	10,376	14,567	-2,448	-1,085	3,350	1,412	3,107	18,903	31,888	31,888	
Q1, 2014	33,485	16,477	-1,400	-2,077	2,848	-702	2,991	18,137	51,127	51,127	
Q2, 2014	13,805	14,971	-2,657	-533	3,705	2,259	2,717	20,461	34,777	34,777	
Q3, 2014	-24,812	12,675	-3,281	6,769	1,610	-52	-880	16,840	-16,790	-16,790	
Q4, 2014	26,066	16,630	-1,274	2,976	444	-2,819	1,998	17,954	12,921	12,921	
Q1, 2015	-10,312	5,881	-3,021	3,444	406	147	2,114	8,971	-1,169	-1,169	
Q2, 2015	1,707	3,930	-3,126	2,618	375	-70	1,661	5,389	7,838	7,838	
Q3, 2015	-4,329	6,753	-5,218	-2,751	334	122	234	-525	-4,787	-4,787	
Q4, 2015	-12,878	6,663	-2,829	2,065	375	262	2,021	8,557	-2,706	-2,706	



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)				other sectors (26-13)			
	central bank (18-7)	banks (19-8)	30	31				
28	29	30	31	32	33	34		
2009	-12,768	-12,035	32,383	20,562	28,142	-6,399	3,377	
2010	-3,393	2,381	-22,805	45,344	21,527	-9,133	36,751	
2011	1,437	331	27,507	46,845	76,121	-8,652	12,630	
2012	-16,207	-3,562	-7,929	53,375	25,677	-10,371	30,017	
2013	-5,160	-1,073	17,258	35,188	46,212	-8,898	-22,077	
2014	-29,918	2,184	85,999	73,556	131,822	7,960	-107,547	
2015	9,852	-854	34,001	29,555	72,554	5,027	1,704	
Q1, 2013	-2,988	-4,688	16,591	4,413	13,329	-6,448	4,946	
Q2, 2013	929	447	4,921	1,865	8,162	2,311	-4,444	
Q3, 2013	-6,388	1,654	-6,276	15,883	4,874	-1,645	-7,372	
Q4, 2013	3,286	1,514	2,021	13,027	19,848	-3,116	-15,207	
Q1, 2014	6,555	-515	32,573	11,391	50,004	-2,950	-27,351	
Q2, 2014	-1,204	-486	21,374	7,793	27,476	5,076	-10,345	
Q3, 2014	-4,741	-691	-13,305	24,563	5,827	4,000	-5,683	
Q4, 2014	-30,528	3,876	45,357	29,809	48,515	1,836	-64,169	
Q1, 2015	8,015	-973	14,155	16,294	37,491	-2,621	-10,113	
Q2, 2015	-1,351	1,373	12,601	6,824	19,448	802	-2,166	
Q3, 2015	1,555	-184	10,898	-9,643	2,625	4,388	9,728	
Q4, 2015	1,633	-1,070	-3,653	16,080	12,990	2,458	4,254	

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	6	equity		9	debt instruments		12	13							
							reinvestment of earnings	debt instruments		total (2+3+4)	increase			decrease		net (6+7)	reinvestment of earnings	increase	decrease	net (10+11)
equity																				
2009	32	1,277	-382	218	1,113	29,220	-3,791	25,429	7,952	30,256	-21,501	8,755	42,135	43,281						
2010	636	857	48	109	1,014	23,424	-4,026	19,398	14,001	36,701	-19,134	17,567	50,966	52,616						
2011	63	321	220	344	884	31,108	-7,982	23,126	15,340	56,741	-29,303	27,438	65,904	66,851						
2012	32	4,969	472	803	6,244	31,027	-4,843	26,184	15,086	47,569	-46,293	1,276	42,546	48,822						
2013	9	1,187	196	-95	1,288	94,347	-16,044	78,303	11,220	52,696	-57,009	-4,313	85,210	86,507						
2014	0	1,263	695	-75	1,882	34,693	-13,294	21,399	13,761	75,206	-55,166	20,040	55,200	57,082						
2015	2	4,140	-1,820	-588	1,732	10,589	-6,665	3,924	7,655	77,856	-69,597	8,259	19,838	21,572						
Q1, 2013	0	109	-75	277	311	62,194	-1,164	61,030	4,466	10,961	-11,217	-256	65,239	65,550						
Q2, 2013	0	277	240	-57	461	6,832	-9,939	-3,106	1,855	12,965	-14,414	-1,449	-2,700	-2,240						
Q3, 2013	6	693	-168	-67	458	11,116	-2,463	8,653	3,030	11,407	-13,630	-2,223	9,460	9,925						
Q4, 2013	3	108	199	-248	58	14,205	-2,478	11,727	1,869	17,363	-17,749	-386	13,210	13,271						
Q1, 2014	0	442	447	-118	771	9,362	-879	8,484	5,555	14,112	-12,969	1,143	15,182	15,953						
Q2, 2014	0	433	91	266	789	8,613	-1,178	7,436	2,007	13,633	-9,651	3,982	13,424	14,213						
Q3, 2014	0	199	-9	-14	176	7,131	-1,708	5,423	4,722	10,582	-8,701	1,881	12,025	12,201						
Q4, 2014	0	189	166	-209	146	9,586	-9,529	57	1,477	36,879	-23,845	13,034	14,568	14,714						
Q1, 2015	0	606	-1,904	-680	-1,978	3,209	-1,133	2,075	3,931	12,720	-13,928	-1,208	4,798	2,820						
Q2, 2015	2	1,141	-74	-76	991	2,104	-2,868	-764	1,288	18,413	-14,643	3,770	4,294	5,287						
Q3, 2015	0	1,287	80	148	1,515	1,525	-2,116	-691	1,507	15,609	-10,062	5,547	6,462	7,978						
Q4, 2015	0	1,106	79	19	1,204	3,751	-547	3,204	929	31,115	-30,964	150	4,283	5,487						

Table 1.2 (end)

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

(millions of US dollars)

	Other sectors										Direct investment in the Russian Federation (18+26)		
	Deposit-taking corporations, except central bank					reinvestment of earnings						total (21+22+25)	
	equity		debt instruments	total (15+16+17)	equity		net (19+20)	debt instruments		net (23+24)			
	increase	decrease			increase	decrease		increase	decrease				
	15	16	17	18	19	20	21	22	23	24	25	26	27
2009	1,207	5,397	73	6,678	34,809	-28,289	6,520	10,037	46,188	-32,840	13,349	29,906	36,583
2010	2,148	3,218	-202	5,164	29,270	-21,378	7,892	15,426	90,229	-75,543	14,686	38,004	43,168
2011	1,197	3,720	164	5,081	42,758	-32,070	10,688	17,552	165,621	-143,858	21,762	50,003	55,084
2012	834	5,538	1,415	7,786	34,663	-35,529	-866	18,005	97,449	-71,786	25,663	42,801	50,588
2013	-245	7,540	1,863	9,158	53,637	-42,723	10,914	14,149	109,014	-74,016	34,998	60,061	69,219
2014	417	6,249	-2,272	4,394	33,442	-32,438	1,004	15,428	84,174	-82,970	1,205	17,637	22,031
2015	-24	273	313	563	32,165	-32,895	-730	10,622	80,079	-85,694	-5,615	4,276	4,839
Q1, 2013	200	2,109	1,245	3,554	21,401	-2,005	19,396	5,070	24,029	-11,909	12,119	36,586	40,140
Q2, 2013	-654	1,246	1,064	1,656	13,155	-22,056	-8,901	993	32,816	-19,665	13,152	5,244	6,900
Q3, 2013	252	2,059	-363	1,947	9,592	-8,177	1,415	3,849	24,596	-18,293	6,303	11,568	13,515
Q4, 2013	-43	2,126	-83	2,001	9,488	-10,485	-997	4,236	27,573	-24,149	3,424	6,663	8,664
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	4,617	19,487	-22,094	-2,607	2,794	2,058
Q2, 2015	221	222	-86	356	6,285	-7,736	-1,450	2,050	18,363	-19,833	-1,470	-870	-514
Q3, 2015	99	-240	-370	-511	11,650	-11,385	265	2,887	21,417	-24,486	-3,069	83	-428
Q4, 2015	-57	457	1,053	1,453	10,078	-10,406	-328	1,067	20,813	-19,282	1,531	2,270	3,723

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	3	4	5	6	7	
		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	152.9	86.0	48.5	-37.5	66.9	74.7	-0.2	8.0
2015	58.1	34.0	-25.8	-59.8	24.1	21.9	-7.2	5.0
Q1, 2013	27.9	16.6	23.9	7.3	11.3	75.7	70.9	-6.4
Q2, 2013	5.1	4.9	14.1	9.2	0.2	12.3	9.8	2.3
Q3, 2013	10.5	-6.3	-10.7	-4.4	16.8	22.8	7.7	-1.6
Q4, 2013	16.8	2.0	10.4	8.4	14.7	17.5	5.9	-3.1
Q1, 2014	47.6	32.6	33.5	0.9	15.0	18.8	6.7	-3.0
Q2, 2014	21.8	21.4	13.8	-7.6	0.5	18.2	12.7	5.1
Q3, 2014	7.3	-13.3	-24.8	-11.5	20.6	16.9	-7.7	4.0
Q4, 2014	76.2	45.4	26.1	-19.3	30.8	20.8	-11.9	1.8
Q1, 2015	32.9	14.2	-10.3	-24.5	18.8	8.8	-7.3	-2.6
Q2, 2015	18.7	12.6	1.7	-10.9	6.1	5.5	-1.4	0.8
Q3, 2015	-3.3	10.9	-4.3	-15.2	-14.2	-0.6	9.1	4.4
Q4, 2015	9.7	-3.7	-12.9	-9.2	13.4	8.3	-7.5	2.5

<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)									
	31.03.2014	30.06.2014	30.09.2014	31.12.2014	31.03.2015	30.06.2015	30.09.2015	31.12.2015		
<b>Total</b>	715,892	732,779	680,857	599,901	556,231	555,632	536,492	515,848		
<b>General Government</b>	53,639	57,128	49,382	41,606	33,556	36,416	32,359	30,551		
Federal Government	52,867	56,446	48,748	41,027	33,043	35,843	31,765	29,987		
<b>New Russian Debt</b>	50,863	54,557	46,926	39,257	31,270	34,105	30,059	28,747		
Multilateral creditors	1,423	1,360	1,255	1,195	1,112	1,059	1,043	999		
IBRD	1,071	1,029	933	894	819	786	778	755		
Other	351	331	322	301	293	272	266	244		
Other credits	120	109	61	46	10	0	0	0		
Foreign currency bonds	24,736	23,367	21,534	21,484	14,897	14,895	13,653	12,646		
Eurobonds	14,225	13,679	13,248	13,089	12,203	11,262	10,716	9,679		
Eurobonds related to the second London Club debt restructuring)	10,511	9,688	8,286	8,395	2,694	3,632	2,937	2,967		
Ruble denominated bonds	24,214	29,355	23,718	16,139	14,871	17,790	15,020	14,735		
OFZ	22,847	28,093	22,794	15,594	14,530	17,667	14,961	14,691		
Eurobond	1,367	1,262	924	545	340	123	59	44		
Other	372	366	358	393	380	362	343	366		
<b>Debt of the former USSR</b>	2,004	1,888	1,821	1,770	1,773	1,738	1,706	1,240		
Debt owed to former socialist countries	955	941	879	862	873	875	845	414		
Other official creditors	1,026	925	921	887	879	842	840	805		
Other	23	22	21	21	21	21	21	21		
Local Government	771	682	635	580	513	573	594	564		
Loans	559	555	516	494	441	451	458	445		
Ruble denominated bonds	212	128	118	85	72	122	136	119		

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

	31.03.2014	30.06.2014	30.09.2014	31.12.2014	31.03.2015	30.06.2015	30.09.2015	31.12.2015
<b>Central bank</b>								
Loans	15,475	16,225	15,815	10,599	11,009	9,874	9,779	11,033
Currency and deposits	1,742	2,349	3,510	0	1,200	0	641	2,128
Other (SDR allocation)	4,965	5,106	3,896	2,381	1,985	1,897	1,175	1,045
	8,768	8,769	8,410	8,218	7,825	7,977	7,962	7,860
<b>Banks</b>	214,044	208,859	192,250	171,450	154,178	148,920	139,923	131,701
Debt liabilities to direct investors and to direct investment enterprises	5,031	4,078	2,794	1,897	5,037	4,909	4,477	5,499
Loans <sup>2</sup>	3,800	2,113	1,599	708	245	74	85	1,062
Deposits <sup>2</sup>	193,443	190,498	177,239	160,010	140,348	135,476	127,100	117,415
Debt securities	7,550	7,556	6,672	5,197	5,376	5,236	5,371	5,688
Other	4,220	4,614	3,945	3,639	3,172	3,224	2,890	2,037
<b>Other sectors</b>	432,735	450,567	423,411	376,246	357,488	360,421	354,431	342,562
Debt liabilities to direct investors and to direct investment enterprises	150,093	160,078	149,967	133,451	128,090	132,659	130,199	132,660
Loans and deposits	266,109	269,256	255,669	225,978	213,271	208,616	209,636	195,493
Debt securities	8,386	8,703	8,828	6,145	7,598	7,264	5,942	5,243
Trade credits	3,445	3,563	3,706	3,469	2,880	3,026	2,812	2,870
Financial leases	2,145	2,356	2,408	4,113	4,016	3,899	3,766	3,920
Other	2,558	6,611	2,832	3,089	1,633	4,958	2,076	2,376

<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)

	31.03.2014	30.06.2014	30.09.2014	31.12.2014	31.03.2015	30.06.2015	30.09.2015	31.12.2015
<b>Banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>								
Foreign Currency	209,013	204,781	189,455	169,554	149,141	144,010	135,446	126,202
Short-term	176,869	169,575	162,141	149,834	132,262	125,898	119,316	112,269
Long-term	43,543	40,477	37,541	31,083	22,405	21,252	20,171	18,866
Domestic Currency	133,326	129,098	124,600	118,751	109,857	104,646	99,145	93,403
Short-term	32,144	35,206	27,314	19,719	16,879	18,112	16,129	13,933
Long-term	12,241	13,917	11,026	8,781	6,713	7,382	7,428	6,393
	19,903	21,289	16,288	10,938	10,166	10,730	8,701	7,540
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>								
Foreign Currency	282,642	290,489	273,443	242,795	229,397	227,763	224,232	209,902
Short-term	216,695	214,627	209,958	197,962	186,786	181,311	188,830	178,944
Long-term	13,647	12,218	12,135	12,370	11,096	11,418	10,334	10,021
Domestic Currency	203,048	202,409	197,823	185,592	175,690	169,893	178,496	168,923
Short-term	65,947	75,862	63,486	44,832	42,611	46,452	35,402	30,958
Long-term	6,000	11,397	6,566	5,954	4,137	6,792	3,657	3,255
	59,947	64,465	56,919	38,878	38,474	39,660	31,745	27,703
<b>Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises</b>								
Foreign Currency	155,123	164,156	152,761	135,347	133,127	137,568	134,676	138,159
Domestic Currency	115,838	116,793	115,155	111,380	108,717	110,122	112,935	118,292
	39,286	47,363	37,606	23,968	24,409	27,447	21,741	19,867

<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)									
	31.03.2014	30.06.2014	30.09.2014	31.12.2014	31.03.2015	30.06.2015	30.09.2015	31.12.2015		
<b>Total Liabilities</b>										
<b>Short-term</b>	715,892	732,779	680,857	599,901	556,231	555,632	536,492	515,848		
<b>Long-term</b>	87,221	94,113	78,153	63,013	49,490	51,775	45,624	44,392		
<b>General Government</b>	628,671	638,665	602,705	536,888	506,741	503,857	490,868	471,456		
Short-term	53,639	57,128	49,382	41,606	33,556	36,416	32,359	30,551		
Other liabilities	337	332	323	358	345	328	308	332		
Long-term	337	332	323	358	345	328	308	332		
Debt securities	53,302	56,796	49,059	41,248	33,211	36,088	32,051	30,219		
Loans	49,162	52,850	45,371	37,708	29,840	32,806	28,809	27,501		
Other liabilities	4,056	3,862	3,612	3,484	3,315	3,226	3,186	2,663		
Other liabilities	84	84	77	55	56	56	56	55		
<b>Central bank</b>	15,475	16,225	15,815	10,599	11,009	9,874	9,779	11,033		
Short-term	6,707	7,455	7,405	2,381	3,185	1,897	1,816	3,173		
Loans	1,742	2,349	3,510	0	1,200	0	641	2,128		
Currency and deposits	4,965	5,106	3,896	2,381	1,985	1,897	1,175	1,045		
Long-term	8,768	8,769	8,410	8,218	7,825	7,977	7,962	7,860		
Other liabilities (SDR allocation)	8,768	8,769	8,410	8,218	7,825	7,977	7,962	7,860		
<b>Banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	209,013	204,781	189,455	169,554	149,141	144,010	135,446	126,202		
Short-term	55,784	54,394	48,567	39,864	29,118	28,634	27,599	25,260		
Debt securities	2,750	2,439	2,191	1,579	1,553	1,605	1,590	1,597		
Loans	3,800	2,113	1,599	708	245	74	85	1,062		
Current accounts and deposits	46,398	46,407	42,264	34,952	25,440	24,744	24,286	21,448		
Other liabilities	2,837	3,435	2,513	2,626	1,880	2,211	1,638	1,153		
Long-term	153,229	150,388	140,888	129,689	120,023	115,376	107,847	100,943		
Debt securities	4,800	5,117	4,481	3,619	3,822	3,631	3,780	4,091		
Deposits	147,046	144,091	134,976	125,058	114,909	110,732	102,815	95,968		
Other liabilities	1,383	1,179	1,432	1,013	1,292	1,013	1,252	884		

Table 1.6 (end)  
(millions of US dollars)

	31.03.2014	30.06.2014	30.09.2014	31.12.2014	31.03.2015	30.06.2015	30.09.2015	31.12.2015
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	282,642	290,489	273,443	242,795	229,397	227,763	224,232	209,902
<i>Other financial corporations</i>	23,464	23,811	20,989	18,170	17,422	19,658	17,862	16,716
Short-term	5,565	4,781	4,434	4,090	3,777	4,018	3,592	3,052
Loans and deposits	4,217	3,321	2,981	2,580	2,348	2,361	2,285	1,776
Other liabilities	1,348	1,460	1,453	1,510	1,429	1,657	1,307	1,276
Long-term	17,900	19,030	16,555	14,080	13,645	15,639	14,270	13,664
Debt securities	869	1,105	1,062	790	805	880	760	749
Loans and deposits	17,030	17,925	15,493	13,290	12,840	14,759	13,510	12,915
<i>Nonfinancial corporations, households and NPISHs</i>	259,178	266,678	252,454	224,625	211,975	208,105	206,370	193,186
Short-term	14,082	18,834	14,268	14,234	11,456	14,192	10,399	10,224
Loans	9,428	10,120	9,182	9,186	8,372	7,865	6,817	6,254
Trade credits	3,445	3,563	3,706	3,469	2,880	3,026	2,812	2,870
Other liabilities	1,210	5,151	1,379	1,579	204	3,301	769	1,100
Long-term	245,096	247,844	238,187	210,391	200,519	193,913	195,971	182,962
Debt securities	7,517	7,598	7,766	5,355	6,793	6,383	5,183	4,494
Loans	237,579	240,246	230,421	205,036	193,726	187,530	190,789	178,468
<b>Direct investment</b>	155,123	164,156	152,761	135,347	133,127	137,568	134,676	138,159
<i>Banks</i>	5,031	4,078	2,794	1,897	5,037	4,909	4,477	5,499
Direct investor in direct investment enterprises	931	909	834	756	206	136	116	97
Direct investment enterprises in direct investor (reverse investment)	4,099	3,169	1,960	1,141	382	268	220	296
Between fellow enterprises	–	–	–	–	4,449	4,506	4,141	5,105
<i>Other sectors</i>	150,093	160,078	149,967	133,451	128,090	132,659	130,199	132,660
Direct investor in direct investment enterprises	45,070	51,776	44,141	39,735	38,801	40,744	36,561	36,070
Direct investment enterprises in direct investor (reverse investment)	76,969	77,482	77,314	69,894	65,624	67,395	70,210	74,488
Between fellow enterprises	28,054	30,819	28,512	23,822	23,665	24,520	23,428	22,102

<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 Vnesheconombank.

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	265,341	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	290,314	313,868
<b>Assets</b>	1,171,153	1,244,900	1,380,699	1,474,598	1,249,213	1,145,789
<b>Direct investment</b>	361,121	361,750	409,567	479,501	384,689	336,276
Equity and investment fund shares	314,334	287,229	327,504	400,397	296,933	247,833
Debt investments	46,787	74,521	82,064	79,104	87,756	88,444
<b>Portfolio investment</b>	36,656	42,435	48,300	53,743	56,629	70,727
Equity and investment fund shares	3,985	4,519	5,271	3,232	4,433	3,257
Debt investments	32,671	37,916	43,028	50,511	52,197	67,470
<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	404,870	359,241
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	148,023
Loans	145,319	166,506	179,679	197,810	166,750	161,750
Insurance, pension, and standardized guarantee schemes	1,160	1,384	1,796	2,251	2,274	1,808
Trade credit and advances	9,812	13,831	21,470	28,163	32,065	31,491
Other accounts receivable	9,457	11,613	13,879	20,023	18,064	10,819
<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	958,899	831,921
<b>Direct investment</b>	488,993	454,949	514,926	565,654	365,439	342,943
Equity and investment fund shares	425,801	370,562	394,700	409,856	230,092	204,784
Debt investments	63,192	84,387	120,226	155,798	135,347	138,159
<b>Portfolio investment</b>	277,039	225,062	270,725	273,736	156,424	140,454
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	38,599
<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	339,279
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	205,078
Insurance, pension, and standardized guarantee schemes	194	338	398	531	846	805
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	3,996
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 Forth Quarter of 2015<sup>1</sup>

(millions of US dollars)

	Position as of 30.09.2015	Changes in Position reflecting			Position as of 31.12.2015
		transactions	valuation changes	other adjustments	
<b>Net International Investment Position</b>	302,583	17,244	-6,907	948	313,868
<b>Assets</b>	1,181,264	1,548	-36,651	-372	1,145,789
<b>Direct investment</b>	354,881	5,487	-23,734	-357	336,276
Equity and investment fund shares	264,600	5,318	-21,679	-405	247,833
Direct investor in direct investment enterprises	264,451	5,308	-21,679	-405	247,674
Direct investment enterprises in direct investor (reverse investment)	32	1	0	0	33
Between fellow enterprises	116	9	0	0	125
<b>Debt instruments</b>	90,281	169	-2,055	48	88,444
Direct investor in direct investment enterprises	66,175	937	-1,124	131	66,118
Direct investment enterprises in direct investor (reverse investment)	8,063	1,014	-542	0	8,535
Between fellow enterprises	16,043	-1,781	-388	-83	13,791
<b>Portfolio investment</b>	63,447	6,511	-820	1,589	70,727
<b>Equity and investment fund shares</b>	3,629	-428	52	3	3,257
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	1,153	-644	93	2	605
General government	0	0	0	0	0
Other sectors	2,476	216	-42	1	2,652
Other financial corporations	1,246	30	-30	1	1,247
Nonfinancial corporations, households and NPISHs	1,230	186	-11	0	1,405
Equity securities other than investment fund shares	3,171	-456	54	2	2,771
Investment fund shares or units	459	28	-2	1	486
<b>Debt securities</b>	59,818	6,939	-872	1,585	67,470
Central bank	641	211	-37	1,510	2,325
Short-term	0	0	0	0	0
Long-term	641	211	-37	1,510	2,325
Deposit-taking corporations, except central bank	43,440	4,531	-638	42	47,375
Short-term	256	2,661	18	0	2,934
Long-term	43,185	1,870	-656	43	44,441

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

	Position as of 30.09.2015	Changes in Position reflecting			Position as of 31.12.2015
		transactions	valuation changes	other adjustments	
General government	3,042	33	0	0	3,075
Short-term	0	0	0	0	0
Long-term	3,042	33	0	0	3,075
Other sectors	12,694	2,164	-197	33	14,695
Short-term	103	392	-5	33	524
Long-term	12,591	1,771	-192	0	14,171
Other financial corporations	3,534	623	-113	0	4,044
Short-term	87	413	-3	0	496
Long-term	3,447	210	-109	0	3,548
Nonfinancial corporations, households and NPISHs	9,160	1,541	-84	33	10,651
Short-term	16	-20	-1	33	28
Long-term	9,144	1,561	-83	0	10,622
<b>Financial derivatives (other than reserves) and employee stock options</b>	12,683	-3,607	2,070	0	11,146
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	12,580	-3,134	1,654	0	11,099
General government	0	0	0	0	0
Other sectors	104	-474	416	0	46
Other financial corporations	0	-194	194	0	0
Nonfinancial corporations, households and NPISHs	104	-280	223	0	46
<i>Financial derivatives (other than reserves) and   employee stock options</i>	12,683	-3,607	2,070	0	11,146
<i>Options</i>	2,978	276	-608	0	2,646
<i>Forward-type contracts</i>	9,705	-3,883	2,678	0	8,500
<b>Other investment</b>	378,986	-11,097	-6,356	-2,293	359,241
<b>Other equity</b>	4,559	800	-10	0	5,349
<b>Currency and deposits</b>	166,378	-15,158	-2,185	-1,012	148,023
Central banks	35	200	-27	-1	207
Short-term	35	200	-27	-1	207
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	105,720	-14,318	-1,788	-4,286	85,328
Short-term	82,776	-11,336	-1,439	-4,270	65,732
Long-term	22,944	-2,982	-350	-16	19,597
<i>Of which: Interbank positions</i>	97,513	-16,616	-1,671	-1,040	78,186
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	60,623	-1,040	-370	3,274	62,487
Short-term	60,623	-1,040	-370	3,274	62,487
Long-term	0	0	0	0	0
Other financial corporations	596	520	-5	-18	1,094
Short-term	596	520	-5	-18	1,094
Long-term	0	0	0	0	0



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

	Position as of 30.09.2015	Changes in Position reflecting			Position as of 31.12.2015
		transactions	valuation changes	other adjustments	
Nonfinancial corporations, households and NPISHs	60,026	-1,560	-364	3,292	61,394
Short-term	60,026	-1,560	-364	3,292	61,394
Long-term	0	0	0	0	0
<b>Loans</b>	162,582	315	-3,394	2,247	161,750
Central bank	39	0	-4	0	36
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	39	0	-4	0	36
Deposit-taking corporations, except central bank	76,713	-614	-1,170	3,358	78,287
Short-term	15,671	3,854	-390	-679	18,456
Long-term	61,042	-4,468	-780	4,037	59,831
General government	35,507	206	-192	13	35,534
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	35,507	206	-192	13	35,534
Other sectors	50,323	723	-2,029	-1,123	47,894
Short-term	15,180	-133	-558	0	14,490
Long-term	35,143	856	-1,471	-1,123	33,404
Other financial corporations	14,403	-161	-668	34	13,608
Short-term	3,950	-149	-201	0	3,600
Long-term	10,453	-12	-467	34	10,008
Nonfinancial corporations, households and NPISHs	35,921	884	-1,361	-1,157	34,287
Short-term	11,230	16	-356	0	10,890
Long-term	24,690	868	-1,004	-1,157	23,397
<b>Insurance, pension, and standardized guarantee schemes</b>	1,963	21	-175	0	1,808
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	1,963	21	-175	0	1,808
Other financial corporations	1,963	21	-175	0	1,808
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	1,887	17	-175	0	1,729
<i>Life insurance and annuity entitlements</i>	76	4	-1	0	80
<b>Trade credit and advances</b>	30,746	2,433	-255	-1,433	31,491
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

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

	Position as of 30.09.2015	Changes in Position reflecting			Position as of 31.12.2015
		transactions	valuation changes	other adjustments	
General government	218	106	-5	0	319
Short-term	0	0	0	0	0
Long-term	218	106	-5	0	319
Other sectors	30,527	2,327	-250	-1,433	31,172
Short-term	30,527	2,327	-250	-1,433	31,172
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	30,527	2,327	-250	-1,433	31,172
Short-term	30,527	2,327	-250	-1,433	31,172
Long-term	0	0	0	0	0
<b>Other accounts receivable</b>	12,759	491	-337	-2,095	10,819
Central bank	8	2	-4	0	6
Short-term	8	2	-4	0	6
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	12,075	97	-297	-1,720	10,155
Short-term	5,678	-72	-147	-1,538	3,921
Long-term	6,397	170	-150	-182	6,234
General government	187	55	-7	0	235
Short-term	166	55	-7	0	214
Long-term	21	0	0	0	21
Other sectors	490	336	-28	-375	423
Short-term	487	336	-28	-375	420
Long-term	3	0	0	0	3
Other financial corporations	344	-11	-28	-16	289
Short-term	341	-11	-28	-16	286
Long-term	3	0	0	0	3
Nonfinancial corporations, households and NPISHs	146	347	0	-359	134
Short-term	146	347	0	-359	134
Long-term	0	0	0	0	0
<b>Reserve assets</b>	371,267	4,254	-7,811	689	368,399
Monetary gold	48,892	0	-2,528	2,199	48,563
Gold bullion	48,892	0	-2,528	2,199	48,563
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	7,991	0	-103	0	7,888
Reserve position in the IMF	2,635	-41	-34	0	2,560
Other reserve assets	311,749	4,294	-5,147	-1,510	309,387
Currency and deposits	44,332	-7,392	-133	0	36,806
Claims on monetary authorities	16,247	3,647	-27	0	19,867
Claims on other entities	28,084	-11,039	-106	0	16,939

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

	Position as of 30.09.2015	Changes in Position reflecting			Position as of 31.12.2015
		transactions	valuation changes	other adjustments	
<b>Securities</b>	265,474	11,972	-5,024	-1,510	270,912
<b>Debt securities</b>	265,474	11,972	-5,024	-1,510	270,912
Short-term	37,156	13,814	-874	-110	49,986
Long-term	228,318	-1,842	-4,151	-1,400	220,926
<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>	1,944	-286	11	0	1,669
<b>Liabilities</b>	878,681	-15,696	-29,743	-1,320	831,921
<b>Direct investment</b>	354,987	3,723	-19,939	4,172	342,943
<b>Equity and investment fund shares</b>	220,311	1,139	-17,124	458	204,784
Direct investor in direct investment enterprises	219,814	1,139	-17,112	-132	203,708
Direct investment enterprises in direct investor (reverse investment)	225	0	5	591	820
Between fellow enterprises	272	0	-17	0	256
<b>Debt instruments</b>	134,676	2,584	-2,815	3,714	138,159
Direct investor in direct investment enterprises	36,677	900	-1,335	-74	36,167
Direct investment enterprises in direct investor (reverse investment)	70,430	1,296	-730	3,788	74,784
Between fellow enterprises	27,570	388	-750	0	27,208
<b>Portfolio investment</b>	151,497	-2,905	-7,453	-685	140,454
<b>Equity and investment fund shares</b>	111,969	-2,821	-6,534	-760	101,855
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	12,268	284	1,659	-189	14,023
General government	0	0	0	0	0
Other sectors	99,700	-3,105	-8,193	-570	87,832
Other financial corporations	2,555	-148	-6	66	2,468
Nonfinancial corporations, households and NPISHs	97,145	-2,957	-8,187	-637	85,364
<i>Equity securities other than investment fund shares</i>	111,682	-2,865	-6,489	-829	101,499
<i>Investment fund shares or units</i>	287	44	-45	70	356
<b>Debt securities</b>	39,528	-84	-919	74	38,599
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

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

	Position as of 30.09.2015	Changes in Position reflecting			Position as of 31.12.2015
		transactions	valuation changes	other adjustments	
Deposit-taking corporations, except central bank	5,371	493	-184	8	5,688
Short-term	1,590	9	-16	14	1,597
Long-term	3,780	484	-168	-6	4,091
General government	28,215	52	-599	0	27,668
Short-term	0	0	0	0	0
Long-term	28,215	52	-599	0	27,668
Other sectors	5,942	-629	-136	66	5,243
Short-term	0	0	0	0	0
Long-term	5,942	-629	-136	66	5,243
Other financial corporations	760	33	-75	31	749
Short-term	0	0	0	0	0
Long-term	760	33	-75	31	749
Nonfinancial corporations, households and NPISHs	5,183	-662	-62	35	4,494
Short-term	0	0	0	0	0
Long-term	5,183	-662	-62	35	4,494
<b>Financial derivatives (other than reserves) and employee stock options</b>	10,480	-4,608	3,372	0	9,245
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	10,480	-4,241	2,976	0	9,215
General government	0	0	0	0	0
Other sectors	1	-367	397	0	30
Other financial corporations	0	-285	285	0	0
Nonfinancial corporations, households and NPISHs	1	-83	112	0	30
<i>Financial derivatives (other than reserves)</i>	10,480	-4,608	3,372	0	9,245
<i>Options</i>	1,402	-714	44	0	732
<i>Forward-type contracts</i>	9,078	-3,894	3,328	0	8,513
<b>Other investment</b>	361,716	-11,906	-5,724	-4,807	339,279
<b>Other equity</b>	22	2	-2	0	22
<b>Currency and deposits</b>	128,404	-8,130	-1,919	294	118,648
Central banks	1,175	-16	-105	-9	1,045
Short-term	1,175	-16	-105	-9	1,045
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	127,100	-8,185	-1,802	302	117,415
Short-term	24,286	-2,041	-732	-65	21,448
Long-term	102,815	-6,144	-1,070	367	95,968
<i>Of which: Interbank positions</i>	44,506	-3,794	-791	-278	39,643
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

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

	Position as of 30.09.2015	Changes in Position reflecting			Position as of 31.12.2015
		transactions	valuation changes	other adjustments	
Other sectors	129	71	-12	0	188
Short-term	129	71	-12	0	188
Long-term	0	0	0	0	0
Other financial corporations	129	71	-12	0	188
Short-term	129	71	-12	0	188
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>	217,186	-4,229	-3,493	-4,386	205,078
Central bank	641	1,500	-13	0	2,128
Credit and loans with the IMF	0	0	0	0	0
Other short-term	641	1,500	-13	0	2,128
Other long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	85	1,038	-1	-61	1,062
Short-term	85	1,038	-1	-61	1,062
Long-term	0	0	0	0	0
General government	3,186	-510	-13	0	2,663
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	3,186	-510	-13	0	2,663
Other sectors	213,272	-6,256	-3,466	-4,325	199,225
Short-term	8,974	-1,486	-234	589	7,842
Long-term	204,299	-4,770	-3,233	-4,913	191,383
Other financial corporations	15,666	-124	-684	-356	14,503
Short-term	2,156	-490	-63	-15	1,588
Long-term	13,510	367	-621	-341	12,915
Nonfinancial corporations, households and NPISHs	197,606	-6,132	-2,782	-3,969	184,722
Short-term	6,817	-996	-170	604	6,254
Long-term	190,789	-5,136	-2,612	-4,573	178,468
<b>Insurance, pension, and standardized guarantee schemes</b>	720	167	-82	0	805
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	720	167	-82	0	805
Other financial corporations	720	167	-82	0	805
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	685	152	-78	0	759
<i>Life insurance and annuity entitlements</i>	35	15	-5	0	45

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

	Position as of 30.09.2015	Changes in Position reflecting			Position as of 31.12.2015
		transactions	valuation changes	other adjustments	
<b>Trade credit and advances</b>	2,812	58	0	0	2,870
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	2,812	58	0	0	2,870
Short-term	2,812	58	0	0	2,870
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	2,812	58	0	0	2,870
Short-term	2,812	58	0	0	2,870
Long-term	0	0	0	0	0
<b>Other accounts payable – other</b>	4,610	226	-125	-715	3,996
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	2,890	-67	-70	-715	2,037
Short-term	1,638	266	-64	-687	1,153
Long-term	1,252	-333	-7	-28	884
General government	364	25	-2	0	387
Short-term	308	25	-1	0	332
Long-term	56	0	0	0	55
Other sectors	1,357	268	-54	0	1,571
Short-term	1,357	268	-54	0	1,571
Long-term	0	0	0	0	0
Other financial corporations	587	-72	-44	0	471
Short-term	587	-72	-44	0	471
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	769	340	-9	0	1,100
Short-term	769	340	-9	0	1,100
Long-term	0	0	0	0	0
<b>Special drawing rights (Net incurrence of liabilities)</b>	7,962	0	-102	0	7,860

<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 31.12.2014	Changes in Position reflecting				Position as of 31.12.2015
		transactions	valuation changes	other adjustments	total changes	
<b>Assets</b>	275,930	-25,812	683	-5,023	-30,152	245,778
<b>Direct investment</b>	12,119	1,732	-1,400	477	809	12,929
Equity (including reinvestment of earnings)	10,705	2,321	-1,318	206	1,209	11,914
Direct investor banks in direct investment enterprises	10,705	2,313	-1,317	106	1,102	11,807
Banks – direct investment enterprises in direct investors (reverse investment)	0	0	0	0	0	0
Between fellow enterprises	0	8	-1	100	107	107
If ultimate controlling parent is resident	0	12	0	0	12	12
If ultimate controlling parent is nonresident	0	-5	-1	100	95	95
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt instruments	1,414	-588	-82	271	-400	1,015
Direct investor in direct investment enterprises	1,184	-896	-79	-21	-996	187
Debt securities	122	-3	0	-112	-115	6
Loans	957	-289	-61	-475	-825	132
Other accounts receivable	105	-604	-18	567	-56	49
Banks – direct investment enterprises in direct investors (reverse investment)	230	-127	-10	17	-120	110
Debt securities	0	1	-3	15	13	13
Loans	230	-127	-7	1	-133	97
Other accounts receivable	0	0	0	0	0	0
Between fellow enterprises	0	435	8	275	717	717
If ultimate controlling parent is resident	0	-7	0	89	82	82
Debt securities	0	0	0	0	0	0
Loans	0	-6	0	84	78	78
Other accounts receivable	0	-1	0	5	4	4
If ultimate controlling parent is nonresident	0	441	8	186	635	635
Debt securities	0	437	9	185	631	631
Loans	0	0	0	0	0	0
Other accounts receivable	0	4	-1	0	4	4
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt securities	0	0	0	0	0	0
Loans	0	0	0	0	0	0
Other accounts receivable	0	0	0	0	0	0

**Table 1.9 (cont.)**  
(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting				Position as of 31.12.2015
		transactions	valuation changes	other adjustments	total changes	
<b>Portfolio investment</b>	39,505	10,301	223	-2,049	8,475	47,980
Equity	1,843	-1,021	-144	-73	-1,238	605
Debt securities	37,662	11,322	367	-1,976	9,713	47,375
Short-term	787	2,147	29	-29	2,148	2,934
Long-term	36,875	9,175	338	-1,947	7,566	44,441
<b>Financial derivatives</b>	17,475	-19,680	13,304	0	-6,376	11,099
Options	2,861	332	-547	0	-215	2,646
Forward-type contracts	14,614	-20,012	13,851	0	-6,161	8,453
<b>Other investment</b>	206,831	-18,165	-11,445	-3,451	-33,061	173,770
Other equity	0	0	0	0	0	0
Foreign currency	17,434	-5,506	-973	-3,814	-10,293	7,141
Deposits	90,950	-4,671	-5,806	-2,286	-12,763	78,188
Of which: interbank positions	90,946	-4,670	-5,806	-2,285	-12,760	78,186
Short-term	62,408	3,145	-4,722	-2,240	-3,817	58,591
Long-term	28,542	-7,816	-1,084	-46	-8,946	19,597
Loans	81,145	-7,773	-3,882	8,797	-2,859	78,287
Short-term	16,458	4,494	-1,286	-1,210	1,999	18,456
Long-term	64,688	-12,267	-2,596	10,006	-4,857	59,831
Other accounts receivable	17,301	-215	-783	-6,148	-7,146	10,155
Short-term	7,471	1,412	-409	-4,553	-3,550	3,921
Long-term	9,830	-1,627	-374	-1,595	-3,596	6,234
<b>Liabilities</b>	226,442	-59,813	4,610	-1,448	-56,651	169,792
<b>Direct investment</b>	21,366	563	-5,014	3,438	-1,014	20,352
Equity (including reinvestment of earnings)	19,469	249	-4,845	-21	-4,616	14,853
Direct investors in banks – direct investment enterprises	19,201	249	-4,832	-149	-4,732	14,469
Direct investment enterprises in direct investor (reverse investment)	268	0	35	-175	-140	129
Between fellow enterprises	0	0	-48	304	256	256
If ultimate controlling parent is resident	0	0	-48	303	256	256
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	1,897	313	-170	3,459	3,602	5,499
Direct investors in banks – direct investment enterprises	756	114	-26	-746	-658	97
Debt securities	10	-9	-1	2	-8	2
Deposits	741	-141	-24	-482	-647	94
Loans	0	0	0	0	0	0
Other accounts payable	5	264	-1	-267	-4	1
Direct investment enterprises in direct investor (reverse investment)	1,141	-512	-90	-242	-845	296
Debt securities	31	-24	-7	0	-31	0



**Table 1.9 (end)**  
(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting				Position as of 31.12.2015
		transactions	valuation changes	other adjustments	total changes	
Deposits	1,078	-480	-83	-233	-796	282
Loans	3	1	1	-1	1	3
Other accounts payable	30	-9	-1	-8	-19	11
Between fellow enterprises	0	712	-54	4,447	5,105	5,105
If ultimate controlling parent is resident	0	503	-9	325	818	818
Debt securities	0	0	0	0	0	0
Deposits	0	574	-10	253	817	817
Loans	0	0	0	0	0	0
Other accounts payable	0	-71	1	72	1	1
If ultimate controlling parent is nonresident	0	209	-44	4,123	4,287	4,287
Debt securities	0	0	0	0	0	0
Deposits	0	194	-45	4,067	4,216	4,216
Loans	0	0	0	0	0	0
Other accounts payable	0	15	0	55	71	71
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>	19,241	-1,129	1,507	93	471	19,711
Equity	14,044	-1,766	1,614	132	-21	14,023
Debt securities	5,197	637	-107	-39	491	5,688
Short-term	1,579	88	-32	-36	19	1,597
Long-term	3,619	550	-75	-3	472	4,091
<b>Financial derivatives</b>	21,479	-26,895	14,631	0	-12,264	9,215
Options	4,020	-3,230	-57	0	-3,287	732
Forward-type contracts	17,460	-23,665	14,688	0	-8,977	8,483
<b>Other investment</b>	164,357	-32,352	-6,513	-4,978	-43,843	120,514
Other equity	0	0	0	0	0	0
Deposits	160,010	-32,660	-6,121	-3,814	-42,595	117,415
Of which: interbank positions	60,610	-17,759	-2,891	-316	-20,966	39,643
Short-term	34,952	-10,738	-2,499	-268	-13,505	21,448
Long-term	125,058	-21,922	-3,622	-3,546	-29,090	95,968
Loans <sup>2</sup>	708	407	21	-75	354	1,062
Short-term	708	407	21	-75	354	1,062
Other accounts payable	3,639	-99	-414	-1,089	-1,602	2,037
Short-term	2,626	-128	-375	-970	-1,473	1,153
Long-term	1,013	29	-39	-119	-129	884
<b>International investment position, net</b>	49,488	34,001	-3,927	-3,576	26,498	75,986

<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	total	% of the corresponding period of the previous year	with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	total	of which	with non-CIS countries	with CIS countries
2014	496,806	95.2	428,121	96.5	68,686	88.1	307,875	90.2	271,867	36,009	77.7	188,931	156,254	32,677
2015	341,467	68.7	292,321	68.3	49,146	71.6	192,954	62.7	170,553	22,402	62.2	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	4,793	54.7	45,524	37,853	7,671
Q2	91,424	69.2	78,673	69.9	12,752	65.2	47,676	59.1	41,426	6,249	63.8	43,749	37,246	6,502
Q3	78,761	62.7	67,250	60.9	11,511	75.3	49,818	61.9	43,909	5,909	61.4	28,943	23,341	5,602
Q4	81,104	69.8	68,685	68.7	12,419	76.1	50,808	68.4	45,357	5,451	69.6	30,296	23,328	6,968
April	30,703	64.6	26,258	64.4	4,445	66.0	16,164	58.2	14,168	1,996	59.7	14,539	12,090	2,449
May	30,646	69.7	26,577	71.7	4,069	59.2	15,290	58.5	13,241	2,049	67.9	15,356	13,336	2,020
June	30,075	74.1	25,838	74.6	4,237	71.2	16,221	60.7	14,017	2,204	64.1	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	2,142	64.3	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	1,937	63.6	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	1,830	56.3	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	1,875	65.2	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	1,751	67.6	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	1,824	77.2	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	3,823	79.8	22,363	17,904	4,459
January	17,082	61.2	14,803	60.8	2,279	64.4	9,844	81.0	8,840	1,004	70.6	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	1,262	81.2	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	1,557	85.8	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	1,853	92.8	6,752	5,411	1,341

Table 1.11

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

(millions of US dollars)

	International reserves	foreign exchange reserves	Of which			gold
			of which			
			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

<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)

	31.05.2016
<b>A. Official reserves</b>	<b>387,716.0</b>
(1) Foreign currency reserves (in convertible foreign currencies)	319,521.9
(a) Securities	267,445.2
of which: issuer headquartered in reporting country but located abroad	–
(b) total currency and deposits (including gold deposits) with:	52,076.8
(i) other national central banks	18,638.8
(ii) banks headquartered in the reporting country	0.2
of which: located abroad	0.2
(iii) banks headquartered outside the reporting country	33,437.8
of which: located in the reporting country	–
(2) IMF reserve position	3,197.9
(3) SDRs	6,765.6
(4) Gold (valued at current quotations of the Bank of Russia)	57,929.6
– volume in millions of fine troy ounces	47.6
(5) Other reserve assets (specify)	300.9
– financial derivatives	–
– loans to nonbank nonresidents	–
– other (assets in the form of reverse repo)	300.9
<b>B. Other foreign currency assets (specify)</b>	<b>14,538.9</b>
– securities not included in official reserve assets	–
– deposits not included in official reserve assets	14,538.9
– 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	-4,336.1	10.5	-13.9	-4,332.7
– outflows (-), principal	-3,650.0	-116.8	-16.4	-3,516.8
– outflows (-), interest	-2,490.8	-165.2	-217.5	-2,108.2
– inflows (+), principal	1,227.0	244.4	133.7	848.9
– inflows (+), interest	577.7	48.1	86.2	443.4
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)

	31.05.2016
(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	12,750.2
– lent or repoed and included in Section I	–8,434.5
– lent or repoed but not included in Section I	–3,618.7
– borrowed or acquired and included in Section I	–
– borrowed or acquired but not included in Section I	24,803.4
(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)

	Jul, 2015	Aug, 2015	Sep, 2015	Oct, 2015	Nov, 2015	Dec, 2015	Jan, 2016	Feb, 2016	Mar, 2016	Apr, 2016
Claims on other sectors	733,372	769,657	887,501	945,501	1,089,327	1,146,299	1,187,578	1,232,638	1,298,621	1,337,855
Other financial institutions	730,408	766,513	884,332	942,097	1,086,792	1,144,558	1,185,519	1,227,531	1,293,777	1,333,226
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	2,963	3,143	3,169	3,403	2,535	1,741	2,058	5,107	4,844	4,629
Households	-	-	-	-	-	-	-	-	-	-
Monetary base	9,805,685	9,837,216	9,810,371	9,774,917	9,887,244	11,043,822	10,507,081	10,565,079	10,974,529	10,461,724
Currency in circulation	7,718,074	7,759,975	7,711,864	7,731,981	7,725,449	8,522,189	7,971,581	8,058,703	7,998,312	8,260,084
Liabilities to credit institutions	2,087,611	2,077,240	2,098,507	2,042,936	2,161,795	2,521,633	2,535,500	2,506,377	2,976,217	2,201,640
Deposits	2,087,611	2,077,240	2,098,507	2,042,936	2,161,795	2,521,633	2,535,500	2,506,377	2,976,217	2,201,640
Securities other than shares	-	-	-	-	-	-	-	-	-	-
Other liabilities to credit institutions	31,446	65,021	64,945	5,186	7,940	6,776	5,189	4,575	2,123	1,100
Deposits included in broad money	76,227	84,984	45,040	44,627	62,319	75,524	58,222	72,285	54,138	59,295
Transferable deposits	70,276	69,982	41,139	38,325	54,017	75,523	52,630	60,083	49,937	53,594
Other financial institutions	53,892	55,356	24,464	20,804	40,221	61,882	37,939	44,841	29,881	34,742
Public nonfinancial organizations	16,005	14,267	16,372	17,211	13,410	13,244	14,293	16,371	19,739	18,548
Other nonfinancial organizations	379	359	303	311	387	397	397	-1,128	317	303
Households	-	-	-	-	-	-	-	-	-	-
Other deposits	5,951	15,002	3,902	6,301	8,302	2	5,592	12,202	4,202	5,701
Other financial institutions	5,950	15,000	3,900	6,300	8,300	0	5,590	12,200	4,200	5,700
Public nonfinancial organizations	0	1	0	0	1	0	0	0	0	0
Other nonfinancial organizations	1	2	2	1	2	2	2	2	2	1
Households	-	-	-	-	-	-	-	-	-	-
Shares and other equity	9,072,342	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
Other items (net)	593,488	2,792,362	2,839,712	2,179,833	2,318,354	857,727	2,275,998	2,080,687	164,121	-349,662
Other liabilities	965,739	3,174,340	3,232,140	2,631,238	2,737,668	1,286,878	2,688,629	2,479,334	547,655	41,635
Other assets	372,251	381,978	392,428	451,404	419,314	429,151	412,630	398,647	383,533	391,297

Table 1.14

(millions of rubles, end of period)

	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014	Dec, 2015
Net foreign assets	-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.)

	Jul, 2015	Aug, 2015	Sep, 2015	Oct, 2015	Nov, 2015	Dec, 2015	Jan, 2016	Feb, 2016	Mar, 2016	Apr, 2016
Net foreign assets	5,893,138	6,385,350	6,665,747	6,719,391	6,765,313	6,746,087	6,915,332	6,832,580	6,274,987	6,265,097
Claims on nonresidents	14,336,515	15,767,961	15,876,971	15,474,443	15,715,002	16,355,034	16,746,754	16,522,484	15,029,283	14,566,316
Foreign currency	514,619	593,895	545,957	475,990	448,912	525,090	523,970	511,264	448,766	416,633
Deposits	5,725,470	6,250,247	6,547,187	6,271,557	5,949,757	5,805,725	5,423,870	5,303,033	4,849,512	4,687,984
Securities other than shares	2,553,778	2,901,259	2,936,804	2,994,155	3,184,425	3,541,520	3,757,506	3,743,791	3,424,355	3,296,583
Loans	4,873,396	5,343,529	5,117,471	4,986,546	5,398,797	5,723,033	6,261,007	6,177,436	5,408,451	5,239,979
Other	669,252	679,031	729,552	746,195	733,111	759,667	780,401	786,960	898,199	925,136
Liabilities to nonresidents	8,443,377	9,382,612	9,211,224	8,755,052	8,949,690	9,608,948	9,831,422	9,689,904	8,754,296	8,301,219
Deposits	8,253,435	9,166,617	8,985,549	8,518,474	8,704,701	9,271,826	9,474,094	9,337,982	8,431,749	7,994,787
Securities other than shares	183,861	206,083	216,168	224,334	232,222	255,512	271,235	263,252	237,019	228,274
Loans	3,210	6,617	5,651	8,121	8,455	77,614	82,032	84,142	81,613	74,490
Other	2,872	3,294	3,856	4,123	4,312	3,995	4,061	4,528	3,915	3,667
Claims on central bank	3,078,833	3,114,021	3,127,757	2,990,817	3,109,174	3,812,039	3,457,335	3,420,225	3,833,770	3,162,143
Currency	958,548	974,241	967,012	945,061	938,852	1,283,043	916,439	909,194	855,420	958,805
Deposits	2,120,286	2,139,780	2,160,745	2,045,755	2,170,322	2,528,995	2,540,896	2,511,032	2,978,350	2,203,338
Securities other than shares	0	0	0	0	0	0	0	0	0	0
Net claims on general government	1,896,752	2,000,492	1,798,942	1,442,712	1,616,449	3,363,108	2,875,476	2,798,946	2,833,847	2,564,617
Claims on federal government	3,041,838	3,361,611	3,437,643	3,417,674	3,504,982	3,630,905	3,793,019	3,838,368	3,796,970	3,830,791
Securities	2,956,386	3,291,141	3,378,642	3,349,086	3,447,545	3,587,192	3,754,550	3,804,268	3,753,730	3,800,376
Other claims	85,451	70,470	59,001	68,588	57,436	43,714	38,468	34,099	43,240	30,415
Claims on state and local government	1,210,266	1,207,981	1,232,474	1,216,714	1,266,063	1,414,362	1,347,783	1,318,596	1,253,306	1,225,134
Securities	268,518	269,852	278,119	285,639	283,507	276,833	277,329	284,493	286,321	288,778
Other claims	941,748	938,129	954,356	931,075	982,556	1,137,529	1,070,454	1,034,103	966,985	936,356
Liabilities to federal government	1,334,160	1,537,939	1,810,679	2,050,618	2,083,796	1,245,261	1,498,684	1,608,989	1,272,628	1,362,301
Deposits	1,301,361	1,495,290	1,782,186	2,019,960	2,050,961	1,214,608	1,467,392	1,578,198	1,246,317	1,339,657
Other liabilities	32,798	42,648	28,493	30,658	32,835	30,653	31,291	30,791	26,312	22,643

Table 1.14 (end)

(millions of rubles, end of period)

	Jul, 2015	Aug, 2015	Sep, 2015	Oct, 2015	Nov, 2015	Dec, 2015	Jan, 2016	Feb, 2016	Mar, 2016	Apr, 2016
Liabilities to state and local government	1,021,192	1,031,162	1,060,496	1,141,059	1,070,798	436,898	766,642	749,029	943,801	1,129,006
Deposits	1,021,192	1,031,162	1,060,496	1,141,059	1,070,798	436,898	766,642	749,029	943,801	1,129,006
Other liabilities	0	0	0	0	0	0	0	0	0	0
Claims on other sectors	45,833,905	47,174,816	47,144,392	47,134,335	47,698,630	48,666,854	49,272,406	49,234,703	48,288,636	47,950,539
Other financial institutions	2,481,315	2,548,112	2,295,626	2,281,013	2,311,678	2,545,300	2,590,211	2,601,914	2,555,759	2,516,228
Public nonfinancial organizations	504,949	522,815	526,815	554,303	556,330	578,245	588,161	587,668	578,448	578,399
Other nonfinancial organizations	31,245,136	32,463,067	32,707,148	32,731,636	33,294,961	34,007,534	34,610,291	34,583,752	33,744,547	33,449,550
Households	11,602,506	11,640,822	11,614,804	11,567,384	11,535,661	11,535,775	11,483,744	11,461,369	11,409,883	11,406,362
Liabilities to central bank	7,068,222	6,940,299	6,199,664	5,864,715	5,350,018	5,816,750	5,047,657	4,568,801	4,467,018	3,507,148
Deposits included in broad money	37,771,489	39,858,275	40,520,228	40,042,809	40,733,095	44,208,321	44,149,747	44,221,806	43,089,145	42,603,385
Transferable deposits	8,211,190	8,421,212	8,312,745	8,066,467	8,468,449	9,260,549	8,856,979	9,073,749	9,418,891	9,048,122
Other financial institutions	542,991	535,329	554,925	543,418	523,537	499,682	550,825	734,715	1,055,325	736,227
Public nonfinancial organizations	518,481	584,367	556,988	508,912	519,518	563,643	540,852	516,753	532,102	572,767
Other nonfinancial organizations	4,412,291	4,662,864	4,564,665	4,408,116	4,797,566	4,925,957	5,025,367	4,995,545	4,984,903	4,704,236
Households	2,737,428	2,638,652	2,636,166	2,606,020	2,627,827	3,271,266	2,739,934	2,826,735	2,846,560	3,034,892
Other deposits	29,560,299	31,437,063	32,207,483	31,976,343	32,264,646	34,947,772	35,292,767	35,148,058	33,670,255	33,555,263
Other financial institutions	1,924,038	1,953,297	2,130,694	2,033,982	1,921,317	2,037,174	2,268,269	2,014,041	2,027,308	2,297,350
Public nonfinancial organizations	396,604	564,270	499,574	393,790	365,721	412,222	396,866	387,885	422,282	460,921
Other nonfinancial organizations	10,032,382	10,887,868	11,450,545	11,427,430	11,586,495	13,119,789	13,082,161	13,143,541	12,091,055	11,712,894
Households	17,207,274	18,031,628	18,126,671	18,121,140	18,391,113	19,378,588	19,545,471	19,602,592	19,129,609	19,084,099
Deposits excluded from broad money	2,076,500	2,267,344	2,399,640	2,210,434	2,409,733	2,595,490	2,862,995	2,763,701	2,706,361	2,781,794
Securities other than shares excluded from broad money	1,708,600	1,702,682	1,705,164	1,815,039	1,856,519	1,869,891	1,815,092	1,839,693	1,804,355	1,857,874
Shares and other equity	6,841,577	6,813,248	6,860,259	6,983,525	7,001,043	6,842,644	6,728,243	6,741,275	6,845,745	6,865,246
Other items (net)	1,236,241	1,092,829	1,051,884	1,370,731	1,839,157	1,254,991	1,916,829	2,151,194	2,318,632	2,326,984
Other liabilities	9,039,079	9,563,830	9,445,296	9,433,487	9,856,575	10,437,725	10,280,144	10,865,044	10,840,453	10,990,653
Other assets	6,997,500	7,661,933	7,566,815	7,231,855	7,205,867	8,381,679	7,585,042	7,971,288	7,660,484	7,809,448
Consolidation adjustment	-805,338	-809,068	-826,598	-830,901	-811,551	-801,055	-778,273	-742,562	-861,338	-854,222

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)

	Jul, 2015	Aug, 2015	Sep, 2015	Oct, 2015	Nov, 2015	Dec, 2015	Jan, 2016
Net foreign assets	26,600,769	30,301,623	30,815,252	30,013,769	30,508,687	33,143,426	35,181,925
Claims on nonresidents	35,538,228	40,215,956	40,598,615	39,419,099	40,175,011	43,482,156	45,730,942
Liabilities to nonresidents	8,937,459	9,914,333	9,783,363	9,405,330	9,666,324	10,338,730	10,549,018
Domestic claims	39,239,278	39,883,670	40,138,644	40,210,485	41,275,388	44,010,918	43,846,236
Net claims on general government	-7,327,999	-8,060,803	-7,893,249	-7,869,351	-7,512,569	-5,802,235	-6,613,748
Claims on federal government	3,459,480	3,810,110	3,888,080	3,880,032	3,989,043	4,145,205	4,313,851
Claims on state and local government	1,210,586	1,208,136	1,232,599	1,218,872	1,267,168	1,417,737	1,351,187
Liabilities to federal government	10,144,146	11,252,557	11,140,653	10,961,463	10,917,789	10,148,600	10,927,816
Liabilities to state and local government	1,853,919	1,826,492	1,873,275	2,006,792	1,850,991	1,216,577	1,350,971
Claims on other sectors	46,567,277	47,944,473	48,031,893	48,079,835	48,787,957	49,813,153	50,459,984
Other financial institutions	3,211,723	3,314,625	3,179,958	3,223,110	3,398,470	3,689,858	3,775,730
Public nonfinancial organizations	504,949	522,815	526,815	554,303	556,330	578,245	588,161
Other nonfinancial organizations	31,248,099	32,466,211	32,710,317	32,735,039	33,297,496	34,009,275	34,612,350
Households	11,602,506	11,640,822	11,614,804	11,567,384	11,535,661	11,535,775	11,483,744

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

	Jul, 2015	Aug, 2015	Sep, 2015	Oct, 2015	Nov, 2015	Dec, 2015	Jan, 2016
Broad money liabilities	44,607,242	46,728,994	47,310,121	46,874,355	47,582,011	51,522,991	51,263,110
Currency outside banking system	6,759,526	6,785,735	6,744,853	6,786,919	6,786,597	7,239,146	7,055,142
Transferable deposits	8,281,466	8,491,194	8,353,884	8,104,792	8,522,466	9,336,071	8,909,609
Other financial institutions	596,883	590,685	579,389	564,222	563,758	561,564	588,765
Public nonfinancial organizations	534,485	598,634	573,361	526,123	532,928	576,887	555,145
Other nonfinancial organizations	4,412,670	4,663,223	4,564,968	4,408,427	4,797,952	4,926,353	5,025,765
Households	2,737,428	2,638,652	2,636,166	2,606,020	2,627,827	3,271,266	2,739,934
Other deposits	29,566,250	31,452,065	32,211,385	31,982,644	32,272,948	34,947,774	35,298,360
Other financial institutions	1,929,988	1,968,297	2,134,594	2,040,282	1,929,617	2,037,174	2,273,859
Public nonfinancial organizations	396,604	564,271	499,574	393,790	365,721	412,222	396,866
Other nonfinancial organizations	10,032,384	10,887,870	11,450,547	11,427,431	11,586,497	13,119,790	13,082,163
Households	17,207,274	18,031,628	18,126,671	18,121,140	18,391,113	19,378,588	19,545,471
Deposits excluded from broad money	2,076,500	2,267,344	2,399,640	2,210,434	2,409,733	2,595,490	2,862,995
Securities other than shares excluded from broad money	1,708,600	1,702,682	1,705,164	1,815,039	1,856,519	1,869,891	1,815,092
Shares and other equity	15,913,919	15,885,576	15,932,575	16,055,826	16,073,328	19,346,391	19,229,109
Other items (net)	1,533,786	3,600,697	3,606,396	3,268,599	3,862,483	1,819,581	3,857,869
Other liabilities	10,004,818	12,738,170	12,677,436	12,064,725	12,594,243	11,724,603	12,968,773
Other assets	7,369,751	8,043,911	7,959,243	7,683,259	7,625,181	8,810,829	7,997,672
Consolidation adjustment	-1,101,281	-1,093,562	-1,111,797	-1,112,867	-1,106,579	-1,094,192	-1,113,231

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

	Feb, 2016			Mar, 2016			Apr, 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	747,152	34,172,157	34,919,309	886,074	31,121,806	32,007,879	924,084	30,416,225
Claims on nonresidents	1,920,481	43,333,949	45,254,431	1,989,405	39,378,370	41,367,774	1,996,706	38,409,638	40,406,344
Liabilities to nonresidents	1,173,330	9,161,792	10,335,122	1,103,331	8,256,564	9,359,895	1,072,623	7,993,413	9,066,036
Domestic claims	39,789,243	4,519,143	44,308,386	40,195,150	4,128,039	44,323,189	40,187,900	4,121,939	44,309,839
Net claims on general government	767,141	-6,926,097	-6,158,955	991,302	-6,255,370	-5,264,068	655,149	-5,633,704	-4,978,555
Claims on federal government	3,099,628	1,251,654	4,351,281	3,168,468	1,119,986	4,288,454	3,196,428	1,066,621	4,263,049
Claims on state and local government	1,321,426	134	1,321,559	1,255,089	124	1,255,212	1,226,223	119	1,226,342
Liabilities to federal government	2,339,862	8,177,805	10,517,667	1,815,045	7,375,409	9,190,454	1,919,440	6,700,376	8,619,816
Liabilities to state and local government	1,314,050	79	1,314,129	1,617,210	71	1,617,281	1,848,062	68	1,848,129
Claims on other sectors	39,022,102	11,445,240	50,467,341	39,203,848	10,383,409	49,587,257	39,532,751	9,755,643	49,288,394
Other financial institutions	3,052,488	776,957	3,829,445	3,114,698	734,838	3,849,536	3,148,416	701,038	3,849,454
Public nonfinancial organizations	522,298	65,369	587,668	530,450	47,998	578,448	529,175	49,224	578,399
Other nonfinancial organizations	24,287,361	10,301,499	34,588,860	24,416,697	9,332,693	33,749,390	24,697,116	8,757,063	33,454,179
Households	11,159,955	301,414	11,461,369	11,142,003	267,880	11,409,883	11,158,044	248,318	11,406,362

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

	Feb, 2016			Mar, 2016			Apr, 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	51,443,601	X	X	50,286,176	X	X	49,963,959
Money Supply (National Definition)	35,105,394	X	X	35,440,100	X	X	35,908,723	X	X
Currency outside banking system	7,149,509	-	7,149,509	7,142,892	-	7,142,892	7,301,279	-	7,301,279
Transferable deposits	9,133,832	-	9,133,832	9,468,827	-	9,468,827	9,101,715	-	9,101,715
Other financial institutions	779,555	-	779,555	1,085,206	-	1,085,206	770,969	-	770,969
Public nonfinancial organizations	533,124	-	533,124	551,841	-	551,841	591,315	-	591,315
Other nonfinancial organizations	4,994,418	-	4,994,418	4,985,220	-	4,985,220	4,704,539	-	4,704,539
Households	2,826,735	-	2,826,735	2,846,560	-	2,846,560	3,034,892	-	3,034,892
Other deposits	18,822,053	16,338,207	35,160,260	18,828,380	14,846,076	33,674,456	19,505,728	14,055,237	33,560,965
Other financial institutions	1,758,250	267,991	2,026,241	1,727,917	303,591	2,031,508	2,020,219	282,832	2,303,050
Public nonfinancial organizations	173,256	214,629	387,885	185,459	236,823	422,282	266,746	194,175	460,921
Other nonfinancial organizations	3,818,475	9,325,067	13,143,542	3,724,222	8,366,835	12,091,057	3,851,575	7,861,320	11,712,895
Households	13,072,071	6,530,520	19,602,592	13,190,783	5,938,826	19,129,609	13,367,189	5,716,910	19,084,099
Deposits excluded from broad money	1,775,556	988,145	2,763,701	1,764,091	942,270	2,706,361	1,704,271	1,077,523	2,781,794
Securities other than shares excluded from broad money	1,578,828	260,865	1,839,693	1,619,483	184,872	1,804,355	1,680,993	176,881	1,857,874
Shares and other equity	19,242,124	0	19,242,124	19,346,559	0	19,346,559	19,377,284	0	19,377,284
Other items (net)	3,938,591	0	3,938,591	2,187,634	0	2,187,634	1,669,271	0	1,669,271
Other liabilities	13,344,378	0	13,344,378	11,388,108	0	11,388,108	11,032,288	0	11,032,288
Other assets	8,369,934	0	8,369,934	8,044,017	0	8,044,017	8,200,744	0	8,200,744
Consolidation adjustment	-1,035,852	0	-1,035,852	-1,156,457	0	-1,156,457	-1,162,272	0	-1,162,272



Table 1.16 (end)

	M2 Money supply (5+6)	Money supply growth rates, %			
		to previous month		to beginning of the year	
		9	10	11	12
<b>2014</b>					
31.12	32,110.5	4.8		-	2.2
<b>2015</b>					
31.01	31,448.6	-2.1		-2.1	4.4
28.02	31,716.4	0.9		-1.2	4.1
31.03	31,636.7	-0.3		-1.5	6.2
30.04	32,103.4	1.5		0.0	6.4
31.05	32,310.2	0.6		0.6	6.8
30.06	32,492.8	0.6		1.2	6.8
31.07	32,665.5	0.5		1.7	7.0
31.08	33,030.7	1.1		2.9	7.6
30.09	32,950.8	-0.2		2.6	7.5
31.10	32,859.6	-0.3		2.3	8.6
30.11	33,315.4	1.4		3.8	8.8
31.12	35,809.2	7.5		11.5	11.5
<b>2016</b>					
31.01	34,839.7	-2.7		-2.7	10.8
29.02	35,105.4	0.8		-2.0	10.7
31.03	35,440.1	1.0		-1.0	12.0
30.04	35,908.7	1.3		0.3	11.9
31.05	36,251.6	1.0		1.2	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>							
30.04	9,520.0	7,699.2	1,021.1	485.8	313.9	–	
31.05	9,201.9	7,540.7	954.8	459.4	247.0	–	
30.06	9,706.5	7,639.3	1,308.1	466.0	293.2	–	
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	–	



**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>							
05.05	10,095.9	8,189.2	1,281.2	378.4	247.0	—	
06.05	10,226.2	8,197.0	1,389.2	378.5	261.4	—	
10.05	10,526.9	8,238.2	1,611.0	378.1	299.6	—	
11.05	10,653.9	8,207.4	1,215.6	378.1	852.7	—	
12.05	10,320.6	8,209.1	1,414.6	378.1	318.9	—	
13.05	10,334.8	8,255.0	1,414.0	378.0	287.8	—	
16.05	10,350.2	8,305.5	1,390.8	377.8	276.1	—	
17.05	10,426.8	8,285.6	1,479.4	377.8	283.9	—	
18.05	10,678.3	8,283.9	1,701.7	377.8	314.9	—	
19.05	10,593.8	8,290.6	1,610.8	378.4	314.0	—	
20.05	10,649.6	8,304.7	1,649.7	384.9	310.3	—	
23.05	10,691.7	8,322.9	1,679.8	396.2	292.8	—	
24.05	10,523.5	8,270.6	1,554.6	396.2	302.1	—	
25.05	10,526.8	8,240.7	1,593.0	396.1	297.0	—	
26.05	10,381.3	8,226.9	1,463.0	396.1	295.3	—	
27.05	10,451.5	8,225.6	1,532.2	396.1	297.6	—	
30.05	10,527.2	8,231.8	1,620.1	396.1	279.2	—	
31.05	10,626.3	8,174.4	1,759.6	396.1	296.2	—	

<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	<b>1,778,194</b>	<b>1,988,568</b>	<b>2,026,494</b>	2,144,093	2,405,090
Other financial institutions	<b>771,154</b>	<b>914,776</b>	<b>955,977</b>	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)	<b>389,167</b>	<b>477,466</b>	<b>605,140</b>	747,465	758,779

Table 1.19

## Financial Sector Survey

	<i>(millions of rubles, end of period)</i>					
	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	<b>39,961,072</b>	<b>40,401,967</b>	<b>41,331,231</b>	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	<b>46,351,797</b>	<b>46,362,930</b>	<b>48,588,592</b>	50,151,702	50,054,904	
Other financial institutions, except public financial corporations, insurance companies and private pension funds	<b>2,826,860</b>	<b>2,846,616</b>	<b>2,666,140</b>	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)	<b>-981,595</b>	<b>-1,095,298</b>	<b>1,371,874</b>	-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

	2015										2016					
	01.07	01.08	01.09	01.10	01.11	01.12	01.01	01.02	01.03	01.04	01.05	01.06				
1. Precious metals	2,789,045	2,760,799	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				
2. Funds placed with nonresidents and securities issued by nonresidents	16,248,426	17,204,351	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				
3. Credits and deposits	7,735,439	7,532,730	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. Securities	656,343	675,348	705,981	711,933	722,487	747,567	719,867	789,483	783,164	749,630	625,905	545,765				
of which:																
– Russian government securities	400,414	417,497	448,383	454,964	462,147	487,213	512,720	520,923	518,300	491,649	433,728	354,367				
5. Claims on IMF	974,498	1,033,003	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				
6. Other assets	1,452,184	920,156	851,574	847,716	823,045	841,568	920,403	968,910	946,955	1,897,285	2,383,162	2,327,726				
of which:																
– fixed assets <sup>1</sup>	X	X	X	X	X	X	75,192	X	X	X	X	X				
– advance payments on profit tax	–	–	–	–	–	–	189	–	–	–	–	–				
Total assets	29,855,935	30,126,387	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				
1. Cash in circulation	7,639,580	7,718,391	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				
2. Funds in accounts with the Bank of Russia	11,819,939	11,924,669	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				
of which:																
– Russian government funds	8,492,649	8,624,458	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				
– funds of resident credit institutions	2,224,771	2,119,154	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				
3. Float	19,739	6,743	11,803	14,223	6,667	22,378	414	7,826	6,962	4,217	2,312	4,655				
4. Bank of Russia bonds	–	–	–	–	–	–	–	–	–	–	–	–				
5. Liabilities to IMF	833,323	886,417	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				
6. Other liabilities	471,002	517,825	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				
7. Capital	9,072,352	9,072,342	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				
8. Profit of a fiscal year	–	–	–	–	–	–	112,575	–	–	–	–	–				
Total liabilities	29,855,935	30,126,387	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				

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	(percent)	
							Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency
01.12.1998 – 18.03.1999	–	–	–	5.00	–	–	–	–
19.03.1999 – 09.06.1999	–	–	5.00	–	7.00	–	–	–
10.06.1999 – 31.12.1999	–	–	5.50	–	8.50	–	–	–
01.01.2000 – 31.03.2004	–	–	7.00	–	10.00	–	–	–
01.04.2004 – 14.06.2004	–	–	7.00	–	9.00	–	–	–
15.06.2004 – 07.07.2004	–	–	–	7.00	–	–	–	–
	Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency	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

<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 2.9

## Main Indicators of the Bank of Russia Intraday and Overnight Loans

	Intraday loans						Overnight loans					
	extended loans, millions of rubles		number of credit institutions (branches)		number of the Bank of Russia territorial branches	of which in the Moscow region	extended loans, millions of rubles		number of credit institutions (branches)		number of the Bank of Russia territorial branches	
	total	of which in the Moscow region	total	of which in the Moscow region			total	of which in the Moscow region	total	of which in the Moscow region		
<b>2016</b>												
04.05	187,340.32	145,979.12	155	53	59	30.21	—	1	—	1	—	1
05.05	210,609.39	183,360.95	133	40	46	2,872.78	2,860.44	3	2	3	2	2
06.05	239,694.96	212,218.71	136	48	39	4,417.92	4,417.92	3	3	3	3	1
10.05	354,558.29	319,696.79	161	55	54	0.76	—	1	—	1	—	1
11.05	382,242.67	338,373.86	142	52	44	1,464.80	1,464.80	2	2	2	2	1
12.05	220,004.94	181,769.88	145	52	43	26.37	26.37	1	1	1	1	1
13.05	197,073.07	143,825.04	145	42	47	33.35	8.29	2	1	2	1	2
16.05	207,711.27	165,102.79	163	46	59	16.22	—	1	—	1	—	1
17.05	180,901.74	139,367.32	135	50	48	25.71	25.71	1	1	1	1	1
18.05	132,845.30	96,771.26	139	42	48	54.49	52.62	3	2	3	2	2
19.05	184,756.84	148,289.68	155	42	54	—	—	—	—	—	—	—
20.05	188,835.32	161,656.25	132	41	44	8.00	—	1	—	1	—	1
23.05	158,368.53	116,432.78	142	41	56	1,688.43	1,688.43	1	1	1	1	1
24.05	137,264.45	104,678.32	144	48	47	—	—	—	—	—	—	—
25.05	192,835.00	149,547.54	154	53	48	4.11	4.11	1	1	1	1	1
26.05	216,944.75	178,588.24	130	50	43	5,468.68	5,468.68	2	2	2	2	1
27.05	189,334.62	149,522.40	125	49	45	—	—	—	—	—	—	—
30.05	144,577.02	104,925.90	157	44	59	—	—	—	—	—	—	—
31.05	163,038.29	139,141.67	119	42	38	2,930.98	2,929.95	4	3	4	3	2



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	—	—	



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

<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"									
						2 days	3 days	4 days	5 days	6 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

<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>				
04.05	419,647.67	7	11.38	420,536.33
05.05	7,742.86	1	12.00	418,282.54
06.05	8,321.11	4	12.00	418,861.18
10.05	7,053.27	1	12.00	417,502.98
11.05	286,425.24	5	11.56	286,911.89
12.05	33,277.87	1	12.00	243,651.82
13.05	10,261.71	3	12.00	220,634.84
16.05	147,254.67	1	12.00	357,486.29
17.05	248,924.13	1	12.00	459,189.08
18.05	458,042.42	7	11.53	458,994.27
19.05	27,026.80	1	12.00	457,947.29
20.05	86,687.08	3	12.00	517,662.48
23.05	139,869.92	1	12.00	570,754.77
24.05	37,990.47	1	12.00	468,814.86
25.05	620,730.96	7	11.54	622,073.00
26.05	11,924.75	1	12.00	623,154.14
27.05	11,211.20	3	12.00	616,342.58
30.05	114,444.06	1	12.00	719,538.00
31.05	75,215.62	1	12.00	680,288.20

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	65.7817	65.4469	66.0585	66.0994	65.0862	65.0862
March	61.2718	61.2718	62.2248	62.3649	61.8745	61.8457	59.9938	59.9938	59.9938	59.9938	60.6649	62.6797	60.9595	61.3167	61.3167
April	57.6500	58.3536	56.9902	56.7534	56.7534	56.7534	56.5161	55.3328	54.0270	52.5424	51.0678	51.0678	51.0678	52.4220	51.9749
May	51.1388	51.1388	51.1388	51.1388	51.1388	51.7574	49.9816	50.3615	50.7511	50.7511	50.7511	50.7511	50.9140	49.5366	50.0774
June	52.9716	52.8213	53.4413	53.0590	54.9908	56.2463	56.2463	56.2463	56.0435	55.9100	54.8219	54.5285	54.5285	54.5285	54.5285
July	55.8413	55.4756	55.6555	55.6049	55.6049	55.6049	56.4112	57.2192	57.2174	56.9803	56.6685	56.6685	56.6685	56.6079	56.9774
August	60.3458	60.3458	60.3458	62.4677	62.9182	62.7184	63.8644	63.8399	63.8399	63.8399	64.4977	63.2098	65.0169	63.9988	64.9363
September	66.7152	65.3495	66.6756	67.0102	67.6850	67.6850	67.6850	68.4864	68.7932	67.6219	68.4961	68.0093	68.0093	68.0093	67.9571
October	65.7364	65.0336	65.9414	65.9414	65.9414	65.6248	65.0962	62.7061	62.2942	61.2967	61.2967	61.2967	61.1535	62.2237	63.1248
November	64.3742	64.3742	63.7993	63.8525	63.8525	63.3991	63.6832	63.6832	63.6832	64.6606	64.3908	64.5693	65.4541	66.6343	66.6343
December	66.7370	66.2584	66.7402	67.7691	67.6698	67.6698	67.6698	68.5156	69.3026	69.2000	69.2151	69.1755	69.1755	69.1755	70.2244
<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

**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	59.4452	57.3879	56.4271	57.7279	57.7279	57.7279	58.4643
April	50.5033	49.6749	50.5295	50.5295	50.5295	51.5207	53.9728	53.6555	51.6011	50.2473	50.2473	50.2473	51.4690	52.3041	51.7029	—
May	50.0115	50.0115	50.0115	49.2175	49.1777	49.7919	49.9204	49.7901	49.7901	49.7901	49.8613	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	57.3578	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	68.1216	70.7465	69.9461	69.3142	67.4473	66.4779	66.4779	66.4779
September	67.1574	65.9273	65.3623	65.6445	65.6445	65.6445	66.1455	66.1747	66.0410	66.5151	65.6727	65.6727	65.6727	65.5470	66.2367	—
October	62.2433	61.3587	61.3587	61.3587	61.4419	62.1620	62.6309	62.7888	61.9286	61.9286	61.9286	62.5038	63.5004	65.3159	64.1686	64.3742
November	66.6343	66.4607	65.4799	64.7785	64.9120	64.8673	64.8673	64.8673	65.5973	65.6210	65.4789	65.6836	66.2393	66.2393	66.2393	—
December	70.8295	70.4012	70.5806	71.3215	71.3215	71.3215	71.2553	71.1211	70.9333	69.5165	70.2690	70.2690	70.2690	70.7865	72.5066	72.8827
<b>2016</b>																
January	76.5650	76.5650	76.5650	78.6678	78.4862	79.4614	83.5913	80.5714	80.5714	80.5714	77.7965	81.8394	78.9969	77.3674	75.1723	75.1723
February	77.7792	76.2450	77.8503	75.4575	76.3657	77.1326	77.1326	77.1326	77.1326	76.3928	76.3929	75.0903	75.0903	75.0903	—	—
March	70.5408	71.0256	68.5598	68.4026	68.4026	68.4026	68.8086	67.7764	67.6409	68.9328	68.4346	68.4346	68.4346	67.7807	68.7549	67.6076
April	66.0452	66.0452	66.0452	68.2724	65.6474	66.0364	65.0254	66.2198	66.2198	66.2198	66.6295	66.4559	65.1618	65.1133	64.3334	—
May	64.9306	64.8895	64.5138	65.0641	66.2110	66.3775	66.3775	66.3775	67.0475	67.0493	65.8949	65.2062	66.0413	66.0413	66.0413	66.0825

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	66.9168	64.6232	64.9650	64.9650
April	62.0487	62.7476	61.6919	61.7363	61.7363	61.7363	62.0377	60.4124	58.7003	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

(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	74.3875	71.5426	71.3243	71.0800	70.9408	70.0315	70.0315	70.0315	70.0315	71.9422	71.1655	68.9797	68.6857	—	—	—
March	64.9650	65.4063	65.4314	65.0108	64.1446	64.0504	64.0504	64.0504	64.1473	64.3425	62.7651	62.0811	62.5655	62.5655	62.5655	63.3695
April	53.6598	52.9087	54.5163	54.5163	54.5163	55.5496	57.5998	57.7226	55.1255	54.6590	54.6590	54.6590	55.8747	56.9016	56.8060	—
May	56.9881	56.9881	56.9881	56.1030	55.1085	55.2441	55.5714	55.5508	55.5508	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	65.0530	66.6248	65.9882	64.6478
August	72.3650	72.3650	72.5712	72.9187	72.7085	74.4738	76.6709	76.6709	76.6709	81.1533	80.7248	79.7252	76.3369	75.0469	75.0469	75.0469
September	75.9013	74.2407	73.9378	74.9726	74.9726	74.9726	74.8304	73.9568	73.5367	74.5435	73.1397	73.1397	73.1397	73.2684	74.5825	—
October	71.2810	69.7710	69.7710	69.7710	69.7796	70.5290	71.1738	71.0895	68.7903	68.7903	68.7903	69.0104	70.2124	72.1479	70.1427	70.7537
November	71.8184	71.3987	69.7819	69.0021	69.3390	69.3886	69.3886	69.3886	69.7037	69.8076	69.8987	69.7034	70.3859	70.3859	70.3859	—
December	78.2312	77.0400	76.6788	77.4052	77.4052	77.4052	77.4830	77.6145	77.5443	76.0441	77.0500	77.0500	77.0500	77.6032	79.5470	79.6972
<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

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							

(rubles/US dollar)

Table 2.19

## Monthly Average Official Rates: Rubles per US Dollar

(rubles/US dollar)

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

Table 2.20

## Reference Prices of Precious Metals

*(rubles per gram)*

Date of quotes	Gold	Silver	Platinum	Palladium
<b>2016</b>				
05.05	2,723.80	36.55	2,246.61	1,282.87
06.05	2,702.64	36.82	2,239.22	1,275.32
07.05	2,724.56	36.84	2,257.96	1,276.89
11.05	2,697.27	36.34	2,230.58	1,243.24
12.05	2,708.62	37.29	2,253.28	1,269.33
13.05	2,648.89	35.99	2,209.67	1,259.39
14.05	2,661.96	35.68	2,202.38	1,242.10
17.05	2,672.48	36.13	2,196.82	1,241.32
18.05	2,634.40	35.43	2,177.87	1,219.61
19.05	2,658.54	35.67	2,173.44	1,211.19
20.05	2,668.90	35.34	2,169.18	1,217.63
21.05	2,681.48	35.34	2,174.63	1,197.22
24.05	2,695.39	35.16	2,192.27	1,189.91
25.05	2,678.76	35.07	2,170.77	1,174.85
26.05	2,586.24	34.33	2,112.21	1,129.20
27.05	2,571.58	34.51	2,098.52	1,132.07
28.05	2,593.05	34.61	2,108.41	1,152.94
31.05	2,584.04	34.63	2,090.61	1,160.03

## 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 (% p.a.)																		
	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR)						Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-IG)						Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-B)						
	term of credit																		
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
<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	–	–	–	–	–	

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



Table 3.1.4

**Average Moscow Interbank US Dollar Bid Rates (MIBID USD) and Average Moscow Interbank  
US Dollar Offered Rates (MIBOR USD)**

(% p.a.)

Date	Moscow Interbank Bid Rates (MIBID USD)						Moscow Interbank Offered Rates (MIBOR USD)						
	term of credit						term of credit						
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
<b>2016</b>													
04.05	0.26	0.41	0.50	0.81	1.20	1.74	0.67	0.86	1.04	1.42	2.28	3.22	
05.05	0.32	0.48	0.61	0.83	1.24	1.50	0.76	0.97	0.89	1.41	2.19	3.01	
06.05	0.33	0.32	0.50	0.70	1.08	1.32	0.74	0.74	0.94	1.31	2.00	2.09	
10.05	0.28	0.41	0.50	0.70	1.00	1.14	0.67	0.76	0.93	1.25	1.65	1.91	
11.05	0.30	0.42	0.47	0.69	1.08	1.60	0.69	0.83	0.98	1.23	1.82	2.46	
12.05	0.31	0.44	0.50	0.79	1.24	1.55	0.75	0.92	0.74	1.43	2.13	2.71	
13.05	0.30	0.38	0.53	0.70	1.12	1.23	0.63	0.69	0.75	1.34	1.95	1.26	
16.05	0.29	0.42	0.50	0.63	0.94	1.27	0.62	0.81	0.97	0.95	1.45	2.11	
17.05	0.27	0.39	0.56	0.83	1.70	1.48	0.63	0.80	1.05	1.36	2.54	2.37	
18.05	0.27	0.39	0.48	0.72	1.12	1.72	0.61	0.82	1.01	1.26	1.89	2.66	
19.05	0.28	0.39	0.44	0.65	1.03	1.39	0.63	0.81	0.83	1.21	1.78	2.18	
20.05	0.27	0.35	0.53	0.77	1.13	1.64	0.65	0.72	0.93	1.39	1.91	2.28	
23.05	0.27	0.39	0.47	0.63	0.75	1.05	0.62	0.78	0.91	0.88	1.27	1.75	
24.05	0.31	0.45	0.56	0.84	1.00	1.35	0.70	0.90	1.06	1.37	1.49	2.56	
25.05	0.30	0.40	0.47	0.69	1.07	1.58	0.68	0.82	0.98	1.23	1.77	2.47	
26.05	0.29	0.38	0.53	0.78	1.17	1.52	0.67	0.79	0.91	1.30	1.92	2.53	
27.05	0.30	0.43	0.48	0.78	1.17	1.35	0.73	0.81	0.82	1.34	1.92	1.87	
30.05	0.27	0.37	0.51	0.73	0.98	1.43	0.70	0.82	1.07	1.16	1.53	2.34	
31.05	0.28	0.38	0.44	0.69	0.84	1.30	0.63	0.77	0.92	1.13	0.94	1.96	



Table 3.1.5

## 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										term of credit										term of credit									
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	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>																														
04.05	11.00	11.00	-	-	-	-	10.85	11.00	-	-	-	-	10.88	-	-	-	-	-	10.88	-	-	-	-	-						
05.05	10.94	11.00	-	-	-	-	10.80	-	-	-	-	-	11.04	-	-	-	-	-	11.04	-	-	-	-	-						
06.05	10.48	10.36	-	-	-	-	10.32	-	-	-	-	-	10.57	-	-	-	-	-	10.57	-	-	-	-	-						
10.05	10.32	10.01	-	-	-	-	10.16	-	-	-	-	-	10.39	-	-	-	-	-	10.39	-	-	-	-	-						
11.05	10.47	11.52	-	-	-	-	10.28	-	-	-	-	-	10.52	-	-	-	-	-	10.52	-	-	-	-	-						
12.05	10.99	11.01	11.00	11.00	-	-	10.94	-	11.00	-	-	-	10.72	-	-	-	-	-	10.72	-	-	-	-	-						
13.05	11.13	11.01	11.15	-	-	-	11.03	-	-	-	-	-	10.98	-	-	-	-	-	10.98	-	-	-	-	-						
16.05	11.31	-	-	11.20	-	-	11.31	-	-	-	-	-	11.03	-	-	-	-	-	11.03	-	-	-	-	-						
17.05	11.19	11.04	11.23	-	-	-	11.05	-	11.23	-	-	-	11.27	-	-	-	-	-	11.27	-	-	-	-	-						
18.05	11.17	11.93	-	15.97	-	-	11.11	-	-	-	-	-	11.22	-	-	-	-	-	11.22	-	-	-	-	-						
19.05	11.18	11.25	12.97	-	-	10.68	11.17	-	-	-	-	10.55	11.22	-	-	-	-	10.55	11.22	-	-	-	-	-						
20.05	11.23	11.15	12.65	-	-	-	11.21	-	-	-	-	-	11.23	-	-	-	-	-	11.23	-	-	-	-	-						
23.05	11.21	11.01	-	-	-	-	11.24	-	-	-	-	-	11.23	-	-	-	-	-	11.23	-	-	-	-	-						
24.05	11.29	-	-	-	-	-	11.21	-	-	-	-	-	11.49	-	-	-	-	-	11.49	-	-	-	-	-						
25.05	11.28	11.76	12.35	-	-	-	11.10	-	-	-	-	-	11.48	-	-	-	-	-	11.48	-	-	-	-	-						
26.05	11.21	-	12.34	-	-	-	11.23	-	-	-	-	-	11.46	-	-	-	-	-	11.46	-	-	-	-	-						
27.05	11.25	11.37	11.80	-	-	-	11.25	-	-	-	-	-	11.35	-	-	-	-	-	11.35	-	-	-	-	-						
30.05	11.26	11.30	11.30	-	-	-	11.20	11.30	-	-	-	-	11.32	-	-	-	-	-	11.32	-	-	-	-	-						
31.05	11.29	10.49	-	12.50	-	-	11.15	-	-	-	-	-	11.32	-	-	-	-	-	11.32	-	-	-	-	-						

(% p.a.)

Table 3.1.6

### 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>						
04.05	0.39	1.10	0.46	–	–	–
05.05	0.40	1.10	–	–	–	–
06.05	–	0.40	–	–	–	–
10.05	0.40	0.42	0.45	2.69	–	–
11.05	0.40	–	–	–	–	–
12.05	0.40	0.93	–	–	–	–
13.05	0.40	–	–	–	–	–
16.05	0.40	–	–	–	–	–
17.05	0.40	–	0.48	–	–	–
18.05	0.40	1.10	0.48	–	–	–
19.05	0.40	1.10	0.50	–	–	–
20.05	0.40	–	–	2.74	–	–
23.05	0.41	–	–	–	–	2.74
24.05	0.41	–	–	–	–	–
25.05	0.40	1.10	–	–	–	–
26.05	0.40	–	–	–	–	–
27.05	0.46	–	–	–	–	–
30.05	1.68	–	–	–	–	–
31.05	0.40	–	–	–	–	–



Table 3.1.8

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

(millions of rubles)

	May, 2016																	
	Russian ruble (RUB)						US dollar (USD)						Euro (EUR)					
	deposit operations			REPO			deposit operations			REPO			deposit operations			REPO		
	among residents	with non-residents	total	among residents	with non-residents	total	among residents	with non-residents	total	among residents	with non-residents	total	among residents	with non-residents	total	among residents	with non-residents	total
Overnight	384,788	55,304	321,929	3,974	6,427	506,212	83,466	—	12	11,989	—	176	4,399	—	—	—	—	
1 week <sup>1</sup>	30,191	4,198	50,872	571	11,134	81,571	68,635	32	2,732	1,368	11	—	25	512	—	—	—	
2 weeks <sup>1</sup>	4,595	55	474	—	989	17,178	4,640	—	10	878	—	4	1,219	—	—	—	—	
1 month <sup>2</sup>	6,016	1,223	1,083	—	399	2,114	4,442	141	123	1,030	139	3	785	—	—	—	—	
2 months <sup>2</sup>	844	—	158	—	17	0	330	—	—	915	—	—	174	—	—	—	344	
3 months <sup>3</sup>	9,726	70	1,131	—	42	383	831	—	80	136	—	—	—	—	—	—	—	
6 months <sup>3</sup>	84	—	—	—	1,535	125	—	200	342	274	—	0	—	—	—	—	—	
Over 6 months	2,035	91	—	—	1,760	1,403	—	253	1,350	366	—	2	584	—	—	—	—	
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	6,834	636	3,110	1,840	31	5,400	1,714	—	12	276	—	1	125	—	—	—	345	

<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

<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	36,800	30,780	33,360	7,781	517	334	322	143	136	127	2	0	3	96
February	37,096	30,504	33,585	8,241	721	412	318	68	172	71	4	0	3	93
March	37,288	30,511	34,058	7,898	906	324	339	120	225	71	2	16	3	103
April	35,744	28,809	32,551	8,211	911	251	234	116	172	99	2	8	9	115
May	35,194	28,747	32,026	8,045	741	187	181	75	149	136	2	0	31	65

(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	1,329	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

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		
2015	19,501.16	25,347.78	46,223.62	5,143.95	17,482.04	37,147.05	39,900.50	2,320.68		
<b>2015</b>										
Q1	9,792.93	7,348.51	14,324.68	1,005.20	9,070.47	7,312.47	11,693.27	636.06		
Q2	3,230.95	6,381.24	12,116.01	1,475.76	4,323.98	10,287.52	8,583.59	547.59		
Q3	2,699.39	6,189.76	9,578.74	1,398.21	2,056.31	10,224.69	9,181.45	566.91		
Q4	3,777.89	5,428.27	10,204.20	1,264.78	2,031.28	9,322.37	10,442.18	570.13		
January	2,135.46	2,104.49	4,598.41	273.58	1,605.35	1,993.77	4,383.69	194.30		
February	3,297.79	2,533.11	4,538.12	319.46	5,379.98	2,344.58	3,738.28	223.94		
March	4,359.68	2,710.91	5,188.14	412.16	2,085.14	2,974.12	3,571.31	217.81		
April	1,987.42	2,573.96	4,957.42	464.95	2,439.29	4,186.85	3,380.35	199.69		
May	835.80	1,680.35	3,492.25	485.08	938.79	3,112.21	2,386.54	164.35		
June	407.74	2,126.93	3,666.34	525.74	945.91	2,988.47	2,816.70	183.55		
July	842.81	2,005.54	3,574.70	524.92	1,020.72	3,810.97	3,044.01	185.61		
August	1,289.21	2,441.17	3,090.23	434.21	507.68	3,377.04	3,262.56	195.27		
September	567.37	1,743.06	2,913.81	439.09	527.91	3,036.68	2,874.88	186.03		
October	1,211.93	1,641.05	3,123.49	469.49	669.54	3,539.85	3,111.30	179.94		
November	924.60	1,459.87	2,689.35	407.28	753.17	2,839.75	2,554.13	170.63		
December	1,641.36	2,327.35	4,391.36	388.01	608.57	2,942.76	4,776.75	219.57		
<b>2016</b>										
January	1,254.43	1,463.36	2,510.04	202.03	447.93	1,738.50	3,453.03	137.19		



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	
<b>US Dollar</b>										
<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	

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	

Table 3.2.6

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

Operation	Average size of transactions	2015												2016	
		January	February	March	April	May	June	July	August	September	October	November	December	January	
<b>up to 250 US dollars</b>															
Purchase	number of transactions (thousands of units)	118.62	153.55	129.70	207.16	144.20	177.92	258.47	187.90	299.14	258.83	194.41	107.74	123.40	
	value of transactions (millions of US dollars)	18.11	26.28	19.85	36.16	23.29	31.97	49.11	32.02	57.03	43.36	36.50	18.35	20.81	
Sale	number of transactions (thousands of units)	13.99	17.26	28.45	23.68	27.87	34.08	44.70	27.92	27.93	28.58	27.72	30.71	29.08	
	value of transactions (millions of US dollars)	1.93	2.27	4.31	2.86	3.96	4.95	6.73	3.97	4.17	4.53	4.47	4.32	4.45	
<b>from 251 to 500 US dollars</b>															
Purchase	number of transactions (thousands of units)	429.33	333.33	366.50	392.39	439.90	525.08	527.20	683.08	704.68	617.46	534.43	540.10	629.31	
	value of transactions (millions of US dollars)	167.30	138.05	135.05	158.51	152.66	193.87	191.43	249.05	259.41	231.37	203.71	205.25	230.82	
Sale	number of transactions (thousands of units)	53.59	96.90	136.19	104.93	155.18	158.17	114.70	106.17	194.21	139.36	96.48	100.20	66.19	
	value of transactions (millions of US dollars)	21.95	38.78	54.06	42.12	61.91	63.78	47.87	43.32	79.46	56.07	37.74	39.76	26.52	
<b>from 501 to 2,000 US dollars</b>															
Purchase	number of transactions (thousands of units)	1,201.54	1,383.25	1,646.52	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	
	value of transactions (millions of US dollars)	1,144.46	1,414.17	1,659.46	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	
Sale	number of transactions (thousands of units)	784.31	1,078.27	1,304.51	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	
	value of transactions (millions of US dollars)	921.15	1,199.81	1,413.22	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	
<b>from 2,001 to 5,000 US dollars</b>															
Purchase	number of transactions (thousands of units)	157.00	185.44	176.30	173.13	100.69	101.99	90.90	102.78	74.17	62.74	58.40	83.04	49.47	
	value of transactions (millions of US dollars)	439.63	505.78	492.64	480.48	254.87	266.22	240.15	290.56	224.08	181.20	164.67	241.05	145.70	
Sale	number of transactions (thousands of units)	191.34	141.87	171.53	262.08	211.67	213.91	243.39	238.02	200.05	256.02	187.96	281.30	133.18	
	value of transactions (millions of US dollars)	547.99	404.32	493.41	739.01	584.98	601.12	657.03	679.29	552.66	742.79	518.52	782.62	358.08	
<b>over 5,000 US dollars</b>															
Purchase	number of transactions (thousands of units)	31.79	42.37	34.84	28.55	12.00	22.05	17.71	21.41	11.05	11.18	8.87	21.64	12.69	
	value of transactions (millions of US dollars)	263.57	369.45	304.31	252.38	108.03	184.45	136.71	176.94	101.10	97.80	79.22	208.20	107.23	
Sale	number of transactions (thousands of units)	32.93	57.92	83.09	124.89	70.05	57.32	91.21	56.86	64.98	73.20	74.22	50.69	35.20	
	value of transactions (millions of US dollars)	431.89	620.88	904.29	1,260.85	958.90	729.85	1,109.51	811.25	968.12	1,108.79	1,016.64	642.58	491.86	

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			
<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	...	...	

Table 3.4

## Main Share Price Indices

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles
<b>2016</b>			
04.05	1,925.58	912.58	48.74
05.05	1,906.48	916.53	34.44
06.05	1,901.56	912.02	31.46
10.05	1,885.34	897.11	33.58
11.05	1,909.05	927.00	36.38
12.05	1,901.90	915.95	35.62
13.05	1,907.19	921.88	33.43
16.05	1,915.33	929.12	36.65
17.05	1,909.00	931.73	39.36
18.05	1,917.24	926.82	30.29
19.05	1,891.52	885.42	40.63
20.05	1,891.33	893.09	31.99
23.05	1,868.43	879.55	26.97
24.05	1,884.12	891.48	27.68
25.05	1,898.75	907.97	38.71
26.05	1,914.31	918.79	43.83
27.05	1,927.58	917.52	31.81
30.05	1,935.54	925.51	17.09
31.05	1,899.01	904.33	55.19

Table 4.1.1

## Number and Structure of Credit Institutions

	2015										2016				
	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		
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	1,044	1,040	1,036	1,035	1,031	1,028	1,024	1,021	1,018	1,013	1,008	1,005	1,000		
of which:															
– banks	967	963	960	959	955	952	950	947	945	939	934	932	928		
– nonbanking credit institutions	77	77	76	76	76	76	74	74	73	74	74	73	72		
1.1. Registered 100 percent foreign-owned credit institutions	73	72	72	73	71	70	70	68	68	67	68	67	67		
1.2. Credit institutions, registered by the Bank of Russia, which have not yet paid up their authorized capital and have not yet received license (within the time-limit set by law) – total	–	1	–	–	–	–	–	–	–	–	1	1	–		
of which:															
– banks	–	–	–	–	–	–	–	–	–	–	–	–	–		
– nonbanking credit institutions	–	1	–	–	–	–	–	–	–	–	1	1	–		
2. Credit institutions licensed to conduct banking operations – total	810	797	783	774	767	757	740	733	728	718	707	696	689		
of which:															
– banks	753	741	727	721	714	704	688	681	676	665	654	646	638		
– nonbanking credit institutions	57	56	56	53	53	53	52	52	52	53	53	50	51		
2.1. Credit institutions with licence (permission):															
– to attract funds of individuals	670	659	647	643	637	628	614	609	604	595	584	575	568		
– to conduct operations in foreign currency	536	528	517	512	507	500	488	482	479	471	460	452	446		
– credit institutions with general license	253	247	243	242	240	237	233	232	231	229	229	227	226		
– to conduct operations with precious metals	198	196	192	191	189	189	186	183	182	179	177	173	173		

## 4. FINANCIAL INSTITUTIONS' PERFORMANCE

## 4.1. General Description



Table 4.1.1 (end)

	2015										2016				
	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		
11. Operational offices of credit institutions – total	8,239	8,115	7,929	7,737	7,694	7,658	7,613	7,609	7,548	7,437	7,388	7,375	7,306		
of which Sberbank of Russia	646	644	651	650	640	642	641	640	639	638	637	639	640		
12. Mobile banking offices – total	211	216	217	218	225	227	227	227	230	234	234	238	241		
of which Sberbank of Russia	209	214	214	214	221	221	223	223	226	229	230	234	237		
13. Credit institutions with revoked licences	234	242	253	261	264	271	284	288	290	295	300	308	311		
14. Credit institutions subject to liquidation and in the process of receivership with court-appointed interim trustees (liquidators, liquidating commission)	217	226	231	238	244	252	252	265	274	280	280	288	290		
including, under the procedure of:															
– voluntarily liquidation following the decision of the stockholders (equity holders)	–	1	1	2	2	2	2	2	2	2	2	3	2		
– compulsory liquidation	45	46	47	50	55	57	52	50	47	47	44	44	43		
– bankruptcy	172	179	183	186	187	193	198	213	225	231	234	241	245		
15. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions – total	2,123	2,128	2,132	2,133	2,137	2,140	2,144	2,147	2,150	2,155	2,161	2,164	2,170		
of which:															
– credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,642	1,645	1,648	1,649	1,652	1,654	1,658	1,660	1,663	1,668	1,674	1,676	1,680		
credit institutions liquidated owing to reorganization	480	482	483	483	484	485	485	486	486	486	486	487	489		
of which:															
– credit institutions liquidated owing to merger	2	2	2	2	2	2	2	2	2	2	2	2	2		
– credit institutions liquidated owing to takeover	478	480	481	481	482	483	483	484	484	484	484	485	487		
of which:															
– reorganization into branches of other banks	384	385	385	385	386	387	387	387	387	387	387	387	389		
– taken over by other banks (except for reorganized into branches)	94	95	96	96	96	96	96	97	97	97	97	98	98		
– 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>2008</b>				
31.12	221 (8)	116 (4)	103 (4)	193 (8)
<b>2009</b>				
31.03	223 (8)	117 (4)	104 (4)	194 (8)
30.06	228 (16)	117 (9)	110 (7)	193 (16)
30.09	226 (18)	115 (10)	110 (8)	190 (18)
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)

<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

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

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>2011</b>											
31.12	40	17.4	49	21.3	28	12.2	36 (14)	15.7	77 (8)	33.5	230
<b>2012</b>											
31.03	42	17.9	49	20.9	28	12.0	36 (14)	15.4	79 (9)	33.8	234
30.06	46	19.5	48	20.3	25	10.6	41 (14)	17.4	76 (9)	32.2	236
30.09	48	20.1	47	19.7	27	11.3	42 (17)	17.6	75 (10)	31.4	239
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

<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 30.04.2016							Total
	1-5	6-20	21-50	51-200	201-500	501-696		
Assets								
Assets (liabilities)	43,667,526	17,700,995	8,796,041	7,648,486	1,809,020	179,796	79,801,864	
Loans to non-financial institutions	19,595,200	6,551,802	2,815,646	2,206,463	620,038	58,021	31,847,171	
Loans to resident financial institutions (except credit institutions)	643,418	743,746	153,943	137,782	23,430	756	1,703,075	
Loans to individuals	5,952,737	1,761,212	1,309,858	1,309,389	198,692	17,035	10,548,924	
Unsecured consumer loans (portfolio of homogenous loans)	2,703,536	1,196,690	821,087	672,656	52,247	4,825	5,451,041	
Capital and financial performance								
Equity capital	4,815,195	1,912,901	800,159	994,753	336,849	62,490	8,922,347	
Capital adequacy N1.0, %	11.9	13.2	10.2	14.5	19.5	38.2	12.5	
Profit for the current year	218,326	-19,067	-20,991	-6,218	-4,309	-829	166,912	
Return on assets, %	1.1	-0.1	-0.5	0.3	0.3	0.2	0.5	
Return on equity, %	10.1	-0.8	-5.6	2.4	1.4	0.5	4.3	
Liabilities								
Individuals' deposits	13,295,734	3,672,101	2,595,813	2,345,592	724,071	40,465	22,673,775	
Loans received from the Bank of Russia	2,428,865	259,802	242,903	141,414	25,469	431	3,098,885	

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

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	171	278.5		
30.09	767	8,735.4	52	3.9	214	77.5	131	89.7	169	274.3		
31.10	757	8,823.5	53	-2.1	211	76.9	124	86.0	166	268.5		
30.11	740	8,891.2	50	1.9	207	75.2	121	83.6	168	276.2		
31.12	733	9,008.6	51	-42.9	199	73.2	124	86.1	160	262.5		
<b>2016</b>												
31.01	728	9,078.8	51	0.8	199	73.4	120	83.5	161	262.2		
29.02	718	9,093.0	55	-1.5	191	70.8	120	82.9	156	256.3		
31.03	707	8,952.7	47	3.0	194	72.0	116	80.5	151	244.2		
30.04	696	8,922.3	48	3.1	190	70.5	110	76.3	154	250.5		
Memo: own funds (capital) adequacy ratio (N 1.0) as of 30.04.2016, %		12.5		26.4		26.1		18.5		16.6		

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		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	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	25	-16.1				
30.09	49	194.6	46	324.3	81	7,802.6	25	-31.5				
31.10	49	193.9	46	322.2	81	7,907.4	27	-29.2				
30.11	45	183.6	44	319.8	79	7,983.8	26	-32.9				
31.12	40	153.3	47	320.3	82	8 178.2	30	-22.1				
<b>2016</b>												
31.01	38	145.5	48	324.7	81	8,179.2	30	9.5				
29.02	37	142.4	47	324.0	82	8 215.4	30	2.6				
31.03	41	154.7	43	297.7	83	8,097.7	32	2.8				
30.04	39	148.3	45	311.3	80	8,084.4	30	-22.2				
Memo: own funds (capital) adequacy ratio (N 1.0) as of 30.04.2016, %		18.3		17.2		13.0		11.9				

<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
<b>Non-bank financial institutions</b>						
<b>Subjects of insurance business</b>	478	466	459	452	438	430
Insurance companies	334	324	319	313	300	293
Mutual insurance companies	10	10	10	10	10	10
Insurance brokers	134	132	130	129	128	127
<b>Securities market professional participants<sup>1</sup></b>	875	862	844	832	820	809
Brokers	633	623	605	592	577	567
Dealers	651	639	623	607	595	585
Forex-dealers	1	1	1	1	1	3
Trust managers	541	530	513	498	485	474
Depositories	502	494	484	479	468	461
Registrars	39	39	39	38	38	38
<b>Infrastructures (subjects)</b>	14	14	14	14	14	15
Clearing houses	5	5	5	5	5	5
Trade organisers (exchanges, trade system)	9	9	9	9	9	9
Commodity pool operators	2	2	2	2	2	3
<b>Collective investment market participants</b>	517	515	512	508	503	498
Private pension funds	102	101	100	98	96	96
Joint-stock investment funds	4	4	4	4	4	3
Asset management companies	372	371	370	367	364	360
Specialized depositories	39	39	38	39	39	39
<b>Subjects of microfinance and cooperatives</b>	17,420	17,243	17,274	17,335	16,967	16,808
Microfinance organizations	3,688	3,686	3,717	3,852	3,797	3,675
Credit consumer cooperatives	3,500	3,462	3,461	3,430	3,317	3,299
Pawn shops	8,417	8,305	8,306	8,290	8,124	8,113
Housing savings cooperatives	77	76	76	75	75	75
Agricultural credit consumer cooperatives	1,738	1,714	1,714	1,688	1,654	1,646
<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
<b>Self-regulating organisations</b>	...	11	11	18	18	18
Self-regulating organisations of actuaries	2	2	2	2	2	2
Self-regulating organisations in the financial market	...	9	9	16	16	16

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



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		demand deposits		up to 180 days						over 3 years	
1	2	3	4	5	6	7	8	9	10				
<b>2014</b>													
31.12	17,007,890	8,471,771	60,721	2,626,081	1,505,908	737,831	1,083,474	1,048,466	1,409,290				
31.01	18,564,503	8,427,858	61,837	1,922,660	2,078,359	858,458	1,111,377	988,149	1,407,018				
28.02	17,134,647	8,001,576	51,674	1,587,870	1,891,561	987,674	1,095,356	964,171	1,423,270				
31.03	16,090,612	7,628,367	50,837	1,529,745	1,779,315	1,052,951	822,235	943,168	1,450,115				
30.04	15,404,455	7,991,133	50,747	1,661,839	1,610,169	1,289,626	924,162	921,461	1,533,127				
31.05	15,429,313	7,993,287	40,982	1,711,309	1,459,008	1,305,523	988,472	920,713	1,567,279				
30.06	15,793,006	7,844,071	39,323	1,638,148	1,221,754	1,340,401	1,082,711	908,802	1,612,933				
31.07	16,614,695	8,226,727	46,111	1,774,556	1,429,388	1,403,496	1,084,574	853,726	1,634,877				
31.08	17,874,088	8,380,958	76,521	1,727,014	1,612,716	1,344,974	1,048,294	831,299	1,740,141				
30.09	18,260,494	8,876,975	76,699	2,290,005	1,583,963	1,235,875	1,030,612	806,203	1,853,618				
31.10	18,374,585	9,201,325	83,714	2,461,346	1,880,971	1,253,448	974,802	796,967	1,750,077				
30.11	18,517,065	9,123,919	85,943	3,059,121	1,241,598	1,199,942	974,362	788,448	1,774,506				
31.12	19,018,218	8,522,194	100,178	2,548,948	1,333,406	953,242	970,655	802,783	1,812,981				
<b>2016</b>													
31.01	18,991,141	8,585,035	90,907	2,419,474	1,514,140	1,065,757	947,004	754,630	1,793,122				
29.02	18,426,811	8,380,486	54,656	1,954,438	1,731,493	1,165,142	960,778	741,538	1,772,441				
31.03	17,137,854	8,134,122	65,969	2,081,907	1,462,775	1,213,522	810,922	769,195	1,729,833				
30.04	17,571,238	8,915,147	66,033	2,082,085	1,933,266	1,415,471	896,237	799,720	1,722,335				

(millions of rubles)



Table 4.2.3

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

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity										Weighted average interest rates on deposits of nonfinancial organizations by maturity									
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	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)	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year	
<b>2015</b>																				
January	4.88	5.51	13.68	12.88	12.23	12.33	12.85	13.23	13.11	14.66	16.72	17.18	16.04	14.83	13.56	13.72	13.57			
February	3.91	4.86	13.09	11.52	11.46	11.22	11.79	11.54	11.46	13.23	14.91	15.45	13.38	13.36	13.78	13.67	13.74			
March	3.16	4.09	11.97	10.84	12.26	11.16	11.67	11.15	11.08	13.08	14.21	14.73	14.35	13.18	13.15	12.12	13.05			
April	2.68	4.09	11.59	9.16	7.94	8.97	9.41	10.83	10.74	12.74	13.06	12.99	13.42	12.77	12.68	11.14	12.41			
May	2.09	3.50	10.95	8.74	8.42	8.86	9.36	10.35	10.29	11.34	12.02	12.55	12.70	11.41	11.75	10.09	11.67			
June	2.19	3.50	10.04	8.63	10.17	9.39	9.92	10.25	10.22	10.95	11.35	11.73	11.95	10.98	11.45	10.41	11.33			
July	1.71	3.06	9.90	7.92	9.36	8.74	9.23	9.55	9.52	10.29	10.95	11.50	11.42	10.33	11.83	11.48	11.72			
August	2.01	3.07	9.31	7.67	9.05	8.44	8.96	9.31	7.70	9.71	10.48	11.12	10.92	9.76	10.55	9.70	10.25			
September	2.02	3.01	8.95	7.65	8.80	8.45	8.90	9.37	6.73	9.84	10.39	10.69	10.50	9.87	10.67	11.72	10.94			
October	1.96	2.94	8.63	7.48	5.16	6.92	7.21	8.95	6.32	9.90	10.37	10.60	10.88	9.93	10.93	10.50	10.86			
November	2.12	3.17	8.48	7.28	6.53	7.45	7.79	8.94	6.54	10.07	10.44	11.13	11.13	10.10	9.87	10.09	9.97			
December	3.05	3.46	8.61	7.32	8.66	8.43	8.83	9.31	6.14	9.88	10.57	10.87	10.64	9.93	10.92	9.93	10.82			
<b>2016</b>																				
January	3.37	3.81	8.85	7.21	8.50	8.20	8.53	9.49	6.71	9.73	10.47	11.01	10.21	9.79	10.18	9.73	10.14			
February	3.06	3.75	8.40	7.21	7.28	7.68	7.97	9.13	7.04	9.68	10.46	10.84	10.62	9.74	10.25	9.19	10.21			
March	3.20	3.83	8.10	7.13	6.57	7.46	7.71	8.95	5.76	9.72	10.40	10.60	10.69	9.76	9.41	11.08	9.54			
April	2.74	3.49	8.09	6.94	7.95	7.67	8.02	9.00	8.41	9.59	10.31	10.49	10.66	9.64	9.96	13.11	10.07			







Table 4.2.5 (end)  
(millions of rubles)

	Bonds											Derivatives (at fair value)
	total	of which by maturity										
		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years					
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				



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							

<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							9		10				
				total	individuals	total	organizations (except general and local governments and extrabudgetary funds)										
							of which by maturity	up to 30 days	31 to 90 day	91 to 180 days				181 days to 1 year	1 year to 3 years	over 3 years	
5	6	7	8	9	10	11											
<b>2014</b>																	
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	3,097,999	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	2,896,184	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							

**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				

Table 4.3.2

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

(% p.a.)

	Total										of which car loans					
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
<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







Table 4.3.6

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

(% p.a.)

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







Table 4.3.9

## Housing Loans Extended by Credit Institutions to Individuals-Residents

		In rubles									
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity, months		weighted average interest rate, %				
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended 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	3,922,341	45,674	179.5	179.5	12.52	12.52			
29.02	118,369	205,350	3,991,902	46,740	180.8	181.4	12.23	12.11			
31.03	190,356	325,383	<b>4,033,926</b>	47,914	180.6	180.3	12.47	12.87			
30.04	264,089	449,590	4,075,748	48,697	181.0	182.0	12.60	12.95			
31.05	326,425	554,086	4,107,992	50,235	181.7	184.4	12.68	13.01			

Table 4.3.9 (end)

	In foreign currency						
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity on loans extended since the beginning of the year, months	weighted average interest rate on loans extended since the beginning of the year, %	
			total	of which overdue debt			
<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	

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

**Table 4.3.10**  
**Mortgage Loans Extended by Credit Institutions to Individuals-Residents and Rights of Claim under Mortgage Loans Acquired**

		In rubles										memo: receivables on housing mortgage loans acquired by credit institutions, total, millions of rubles
		debt on extended loans, millions of rubles		weighted average maturity, months		weighted average interest rate, %				on loans extended since the beginning of the year	on loans extended over the month	
		total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month					
	number of extended loans, units	volume of extended loans, millions of rubles										
<b>2014</b>												
31.12	1,012,064	1,753,294	3,391,888	28,954	179.5	177.9	12.45	13.17				72,229
<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	3,862,928	40,980	180.7	180.7	12.51	12.51				81,956
29.02	117,235	204,217	3,934,723	42,026	181.6	182.0	12.22	12.10				81,659
31.03	188,258	323,135	<b>3,976,989</b>	43,022	181.6	181.5	12.46	12.86				85,401
30.04	260,953	446,108	4,019,718	43,794	182.1	183.5	12.59	12.94				81,217
31.05	322,463	549,825	4,052,980	45,017	182.7	185.2	12.67	12.99				84,479

Table 4.3.10 (end)

		In foreign currency						memo: receivables on housing mortgage loans acquired by credit institutions, total, millions of rubles
		number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity on loans extended since the beginning of the year, months	weighted average interest rate on loans extended since the beginning of the year, %	
				total	of which overdue debt			
<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	3,080	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	19	411	100,403	25,681	47.5	7.74	25,421
	31.05	19	548	100,000	27,147	39.1	7.69	27,504

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

**Table 4.3.11**  
**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 31.05.2016										total	
	1–5	6–20	21–50	51–200	201–500	501–689	689–1000	1000–2000	2000–5000	5000–10000		
Number of credit institutions extended mortgage loans, units	5	13	26	107	186	168	505					
Number of mortgage loans extended to individuals-residents, units, of which loans extended:	247,368	28,466	20,122	16,720	8,930	876	322,482					
in rubles	247,368	28,465	20,121	16,715	8,922	872	322,463					
in foreign currency	0	1	1	5	8	4	19					
Volume of mortgage loans extended to individuals, – total, millions of rubles	405,023	54,910	41,029	37,333	10,329	1,750	550,373					
in rubles	405,023	54,903	40,932	37,089	10,164	1,715	549,825					
in foreign currency	0	7	97	244	165	35	548					
Debt on mortgage loans, extended by credit institutions, – total, millions of rubles	3,179,265	359,372	304,098	255,792	44,818	9,636	4,152,980					
in rubles	3,149,769	335,348	286,342	232,179	39,944	9,399	4,052,980					
in foreign currency	29,496	24,024	17,756	23,613	4,874	237	100,000					
of which: overdue, – total	42,642	10,735	11,072	5,561	1,995	159	72,164					
in rubles	30,237	3,885	6,644	2,931	1,160	159	45,017					
in foreign currency	12,405	6,850	4,428	2,630	835	0	27,147					
Weighted average maturity, months, of which on loans extended:												
in rubles	182.4	184.9	205.1	184.2	96.2	121.6	182.7					
in foreign currency	0.0	182.1	116.1	12.9	25.1	44.7	39.1					
Weighted average interest rate, %, of which on loans extended:												
in rubles	12.70	12.60	12.20	12.70	15.80	13.90	12.67					
in foreign currency	0.00	9.00	5.80	7.60	10.30	13.50	7.69					
Receivables on housing mortgage loans acquired by credit institutions, – total, millions of rubles	25,276	8,918	27,298	42,277	7,868	347	111,983					
in rubles	17,913	5,183	21,763	31,786	7,499	335	84,479					
in foreign currency	7,363	3,735	5,535	10,491	369	12	27,504					

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

Table 4.3.12

## 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		



Table 4.3.12 (end)  
(millions of rubles)

	Investment in equities						Equity in subsidiaries and associated companies			Derivatives (at fair value)		
	total	of which					total	of which shares of subsidiaries and associated resident credit institutions	Other equity interest			
		investment in equities at balance-sheet value (regardless revaluation)										
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition	revaluation of equities						
1	2	3	4	5	6	7	8	9	10	11		
<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		





**Table 4.4 (cont.)**  
(millions of rubles)

	Liabilities on delivery of ruble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals				Liabilities on delivery of securities			
	of which those with terms				of which those with terms				of which those with terms				of which those with terms			
	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days
1	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
<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

**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		of which those with terms		of which those with terms		of which those with terms		of which those with terms	
	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days
<b>2014</b>																
1	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
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

## 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
					Assets to support statutory activities (ASSA) <sup>1</sup> , millions of rubles	Capital and reserves, millions of rubles		
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 investmnetes
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	5,338.350	388.94	3,083.09	1,734.92	660.33
2013	43,285.01	3,099.810	704.06	5,244.75	4,203.21	1,221.85
2014	17,650.55	3,790.912	1,397.35	5,605.90	3,973.47	1,622.45
2015	131,746.23	4,909.060	1,599.60	9,726.49	5,983.27	1,823.63

Table 4.5.7

(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			total	maternity capital (a portion of maternity (family) capital), including investment returns	
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	9
		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>			of which					
										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>	
	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	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	
2015	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	
Q2	1,072,458.8	325,951.0	333,719.7	272,202.4	738,739.1	53,748.6	3,277.1	812.8	22,990.4	3,030.9	127,902.8	24,102.4	584,568.8	25,802.5	
Q3	1,125,191.9	361,118.2	352,657.0	304,094.9	772,534.9	57,023.3	1,870.6	852.1	23,075.4	2,995.8	132,445.5	25,224.8	615,143.4	27,950.6	
Q4	1,209,554.0	428,422.1	391,030.2	358,146.5	818,523.8	70,275.6	975.2	755.1	22,335.0	3,611.9	145,966.0	29,333.1	649,247.6	36,575.5	
<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	
Q2	1,094,863.5	366,759.2	345,160.5	305,338.5	749,703.0	61,420.7	781.7	805.1	19,906.8	3,829.7	134,368.8	26,497.5	594,645.7	30,288.4	
Q3	1,121,963.3	418,152.0	360,755.4	355,375.0	761,207.9	62,777.0	1,048.3	972.4	23,517.1	3,537.0	138,550.2	29,355.2	598,092.3	28,912.4	
Q4	1,177,697.5	466,658.4	393,884.8	393,883.8	783,812.7	72,774.6	1,197.9	1,170.3	25,127.2	3,946.2	134,803.5	32,694.8	622,684.1	34,963.3	
<b>2016</b>															
Q1	1,027,970.8	381,734.2	311,802.3	320,710.2	716,168.5	61,024.0	1,464.8	968.6	22,053.7	3,873.4	127,287.7	28,273.6	565,362.3	27,908.4	

<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	paper-based payments 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	paper-based payments value of payments, billions of rubles		
2014	1,370,560.0	1,205,179.7	1,369,784.6	1,192,762.5	775.4	12,417.2	2,580,756.8	430,361.2	13,533.7	
2015	1,398,541.5	1,356,543.2	1,397,882.1	1,320,584.5	659.4	35,958.7	2,665,792.8	369,337.7	12,902.0	
<b>2014</b>										
Q1	293,153.1	270,735.9	292,973.9	268,057.5	179.2	2,678.4	574,642.0	106,678.2	2,948.4	
Q2	333,719.7	272,202.4	333,534.0	269,824.7	185.7	2,377.7	628,835.6	109,903.5	3,129.8	
Q3	352,657.0	304,094.9	352,461.5	301,406.5	195.5	2,688.4	664,903.8	107,631.1	3,237.9	
Q4	391,030.2	358,146.5	390,815.2	353,473.8	215.0	4,672.7	712,375.4	106,148.4	4,217.6	
<b>2015</b>										
Q1	298,740.8	301,945.9	298,626.5	298,298.6	114.3	3,647.3	648,847.8	91,559.1	3,010.8	
Q2	345,160.5	305,338.5	344,988.5	298,614.1	172.0	6,724.4	656,565.2	93,137.8	3,262.0	
Q3	360,755.4	355,375.0	360,579.9	342,503.5	175.5	12,871.5	670,915.6	90,292.3	3,257.9	
Q4	393,884.8	393,883.8	393,687.2	381,168.3	197.6	12,715.5	689,464.2	94,348.5	3,371.3	
<b>2016</b>										
Q1	311,802.3	320,710.2	311,692.1	319,926.3	110.2	783.9	630,662.6	85,505.9	2,964.9	

<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

Table 5.4

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

(units)

1	The Bank of Russia institutions		Of which members				Credit institutions			Of which users		
	2	3	intra-regional electronic settlements	inter-regional electronic settlements	BESP system	4	5	6	intra-regional electronic settlements	inter-regional electronic settlements	BESP system	
<b>2013</b>												
31.12	439	85	85	85	84	931	931	931	931	931	920	920
<b>2014</b>												
31.03	439	85	85	85	84	907	907	907	907	907	895	895
30.06	441	86	86	86	86	890	890	890	890	890	884	884
30.09	440	86	86	86	86	867	867	867	867	867	861	861
31.12	365	86	86	86	86	843	843	843	843	843	835	835
<b>2015</b>												
31.03	362	86	86	86	86	834	834	834	834	834	823	823
30.06	361	82	82	82	82	803	803	803	803	803	797	797
30.09	360	82	82	82	82	771	771	771	771	771	766	766
31.12	271	82	82	82	83	738	738	738	738	738	732	732
<b>2016</b>												
31.03	271	82	82	82	83	712	712	712	712	712	708	708

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		Other customers	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		

<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	241,281	128,668	10,270,441	5,604,398	2,641,744	2,024,299

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		other transactions, millions of rubles
					payments for goods (works, services), 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	1,103	481	446,012	270,441	175,360		211

<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		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
1998	109.4	7,557.7	4.1	454.2	-	-	57.3	2,683.8
1999	137.2	13,302.9	9.8	2,143.0	-	-	52.1	5,702.5
2000	181.9	28,166.4	17.2	5,759.8	-	-	45.0	9,031.8
2001	255.8	53,487.6	27.4	9,784.2	-	-	34.0	8,788.4
2002	312.5	62,712.4	38.3	13,632.7	-	-	25.6	5,997.2
2003	361.5	90,303.1	50.3	17,863.7	-	-	14.8	5,757.6
2004	405.2	110,356.1	66.9	25,000.4	-	-	7.6	3,052.0
2005	464.3	153,785.6	86.3	36,112.1	-	-	5.1	4,073.4
2006	573.3	215,644.2	120.5	50,955.5	-	-	2.5	1,074.0
2007	676.9	375,041.4	154.1	69,580.8	-	-	2.8	1,131.0
2008	752.6	423,354.4	184.4	88,643.4	0.006	2,060.4	3.1	2,215.9
2009	748.7	432,748.1	192.5	69,620.3	0.063	106,609.4	1.7	887.9
2010	819.3	444,999.6	238.5	81,335.1	0.200	127,309.5	0.9	721.0
2011	898.7	600,570.7	287.6	92,398.3	0.626	222,844.1	0.7	340.3
2012	923.4	599,227.8	333.9	103,535.0	1.189	447,258.3	0.5	476.3
2013	934.6	604,349.3	404.4	116,334.8	2.105	504,112.9	0.2	96.4
2014	919.6	607,716.9	447.9	121,909.9	3.0	475,550.8	0.01	2.2
2015	894.9	693,036.9	500.4	127,837.1	3.3	535,666.9	0.004	2.5

## 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	21,572	102,404	80,832
CENTRAL FEDERAL DISTRICT	75,851	126,893	51,042	42,546	97,145	54,599	14,127	77,621	63,494
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	789	2,441	1,653
Moscow Region	-1,542	4,694	6,236	841	3,500	2,659	347	1,617	1,270
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	-57	-57	0
Yaroslavl Region	-28	32	60	42	52	10	2	55	53
Moscow	75,846	117,166	41,320	40,053	88,591	48,538	13,508	71,543	58,035

Table 6.1.1 (cont.)

(millions of US dollars)

	1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT		3,211	9,082	5,872	1,662	6,069	4,407	1,361	7,627	6,266
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	1	9	7
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	143	190	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	733	5,568	4,834
SOUTHERN FEDERAL DISTRICT		504	636	132	282	938	656	350	1,120	770
Republic of Adygeya (Adygeya)		2	2	0	-1	2	4	1	1	0
Republic of Kalmykia		1	2	1	2	2	0	0	0	0
Krasnodar Territory		364	406	42	-34	475	510	317	959	642
Astrakhan Region		5	6	0	8	9	1	0	0	0
Volgograd Region		42	67	25	59	89	30	-4	8	13
Rostov Region		90	153	63	248	360	112	35	151	115
NORTH CAUCASIAN FEDERAL DISTRICT		175	225	49	78	111	33	2	186	183
Republic of Dagestan		111	146	34	5	23	18	0	159	159
Republic of Ingushetia		0	0	0	0	0	1	0	0	0
Kabardino-Balkar Republic		2	3	1	4	5	1	1	1	0
Karachay-Cherkess Republic		4	4	0	15	15	0	0	0	0
Republic of North Ossetia – Alania		1	2	1	0	1	1	0	0	0
Chechen Republic		1	2	0	0	1	0	0	0	0
Stavropol Territory		56	68	12	54	66	12	1	25	24
VOLGA FEDERAL DISTRICT		2,425	4,644	2,219	167	3,346	3,179	818	4,904	4,086
Republic of Bashkortostan		367	378	11	73	195	121	8	213	205
Mari El Republic		3	4	1	3	4	1	1	1	0
Republic of Mordovia		-13	2	15	5	5	0	2	2	0

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

1	2	3	4	5	6	7	8	9	10
Republic of Tatarstan (Tatarstan)	139	160	20	146	269	124	136	253	117
Udmurt Republic	11	14	3	18	22	4	3	3	0
Chuvash Republic – Chuvashia	14	18	5	15	19	5	7	7	0
Perm Territory	1,283	2,824	1,541	-893	758	1,651	585	3,513	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	30	261	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	3,024	4,229	1,205
Kurgan Region	5	5	0	5	6	0	0	0	0
Sverdlovsk Region	353	1,142	790	128	1,595	1,467	248	866	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	2,379	2,833	453
Chelyabinsk Region	533	1,122	589	690	739	49	382	516	134
SIBERIAN FEDERAL DISTRICT	-7,109	5,858	12,966	1,649	3,942	2,292	71	2,329	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	260	301	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	1,187	3,379	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	45	129	84
Magadan Region		-19	13	32	101	115	13	8	8	0
Sakhalin Region		26	33	7	731	779	47	1,058	1,092	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	631	1,010	378

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

	Q1 2015			Q2 2015			Q3 2015			Q4 2015		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	2,820	20,566	17,745	5,287	23,455	18,169	7,978	20,690	12,712	5,487	37,693	32,206
CENTRAL FEDERAL DISTRICT	475	15,371	14,896	3,921	18,294	14,374	4,735	15,008	10,274	4,998	28,948	23,950
Belgorod Region	-177	81	257	-549	467	1,016	-102	11	113	7	773	765
Bryansk Region	0	1	1	0	1	1	0	0	0	0	0	0
Vladimir Region	-6	0	6	0	1	1	1	1	0	1	2	1
Voronezh Region	1	3	2	0	3	3	1	2	1	-1	1	2
Ivanovo Region	0	11	10	1	3	3	-3	10	14	0	0	0
Kaluga Region	1	1	0	1	1	0	0	0	0	0	0	0
Kostroma Region	0	28	28	0	0	0	0	0	0	1	7	5
Kursk Region	0	0	0	132	132	0	0	54	54	199	379	180
Lipetsk Region	402	1,419	1,017	81	171	90	333	473	140	-28	378	406
Moscow Region	-16	397	413	69	423	354	166	314	149	128	482	354
Orel Region	0	0	0	0	0	0	3	3	0	0	0	0
Ryazan Region	0	0	0	0	0	0	0	0	0	1	1	0
Smolensk Region	0	2	2	16	16	0	-1	4	4	7	19	12
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0
Tver Region	0	0	0	1	1	0	2	2	0	0	0	0
Tula Region	-15	-15	0	-15	-15	0	-15	-15	0	-11	-11	0
Yaroslavl Region	1	12	11	0	28	27	1	7	6	-1	9	10
Moscow	282	13,432	13,149	4,184	17,063	12,879	4,349	14,141	9,792	4,693	26,907	22,214

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

	1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT		-134	1,847	1,981	-50	994	1,044	850	1,961	1,111	694	2,825	2,131
Republic of Karelia		-22	22	44	0	0	0	0	0	0	0	0	0
Republic of Komi		0	10	10	0	0	0	0	0	0	1	41	40
Arkhangelsk Region		-2	5	7	-7	1	8	0	0	0	-4	6	10
Nenets Autonomous Area		0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area		-2	5	7	-7	1	8	0	0	0	-4	6	10
Vologda Region		214	214	0	-64	-64	0	141	141	0	69	73	4
Kaliningrad Region		1	3	2	1	1	0	-1	1	2	1	4	3
Leningrad Region		-20	85	105	-13	336	350	-11	425	436	200	564	363
Murmansk Region		0	0	0	1	1	0	0	0	0	0	0	0
Novgorod Region		70	77	7	-3	7	9	49	72	23	27	34	7
Pskov Region		0	0	0	0	0	0	0	0	0	0	0	0
Saint Petersburg		-374	1,431	1,805	36	711	676	672	1,322	650	399	2,103	1,704
SOUTHERN FEDERAL DISTRICT		64	115	50	93	126	33	142	151	9	51	728	677
Republic of Adygeya (Adygeya)		0	0	0	0	0	0	1	1	0	0	0	0
Republic of Kalmykia		0	0	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory		66	76	10	94	94	1	122	124	2	36	665	630
Astrakhan Region		0	0	0	0	0	0	0	0	0	0	0	0
Volgograd Region		-6	0	6	-6	0	6	3	3	0	5	5	0
Rostov Region		4	38	34	5	31	26	17	24	7	10	57	47
NORTH CAUCASIAN FEDERAL DISTRICT		2	88	86	0	7	7	0	7	7	0	83	82
Republic of Dagestan		0	80	79	0	0	0	0	0	0	0	79	79
Republic of Ingushetia		0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic		0	0	0	0	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic		0	0	0	0	0	0	0	0	0	0	0	0
Republic of North Ossetia – Alania		0	0	0	0	0	0	0	0	0	0	0	0
Chechen Republic		0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory		2	9	7	-1	6	7	0	7	7	0	3	3
VOLGA FEDERAL DISTRICT		-26	204	230	1,165	1,294	129	1,716	2,133	417	-2,038	1,273	3,311
Republic of Bashkortostan		15	15	0	-1	13	14	-7	1	8	1	184	183
Mari El Republic		0	0	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia		0	0	0	0	0	0	2	2	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
Republic of Tatarstan (Tatarstan)		-17	4	20	2	5	3	149	233	84	2	11	9
Udmurt Republic		2	2	0	0	0	0	0	0	0	1	1	0
Chuvash Republic – Chuvashia		6	6	0	1	1	0	0	0	0	0	1	0
Perm Territory		33	42	9	1,114	1,146	32	1,405	1,406	1	-1,968	919	2,887
Kirov Region		2	2	0	0	0	0	0	0	0	1	1	0
Nizhny Novgorod Region		-65	125	190	65	80	15	57	321	264	-5	108	113
Orenburg Region		4	5	0	-2	1	3	-16	1	16	0	1	1
Penza Region		0	0	0	0	0	0	1	1	0	0	0	0
Samara Region		-8	1	9	-13	47	61	122	166	43	-71	47	118
Saratov Region		0	1	0	0	0	0	1	1	0	0	1	0
Ulyanovsk Region		4	4	0	-1	0	1	0	1	0	0	0	0
URALS FEDERAL DISTRICT		932	1,289	357	509	639	131	499	647	148	1,085	1,654	570
Kurgan Region		0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region		-92	162	254	147	231	84	-26	35	61	219	438	219
Tyumen Region		759	791	32	196	205	10	406	492	86	1,034	1,360	326
Khanty-Mansi Autonomous Area – Yugra		0	0	0	5	5	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area		0	0	0	1	1	0	3	3	0	5	5	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area		758	790	32	190	199	10	403	489	86	1,028	1,354	326
Chelyabinsk Region		265	336	71	166	203	37	119	120	1	-169	-144	25
SIBERIAN FEDERAL DISTRICT		538	583	45	-504	535	1,039	-276	65	341	312	1,146	834
Altai Republic		0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia		1	1	0	3	3	0	2	2	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	0	0	0	-1	0	1
Altai Territory		0	1	1	0	0	0	0	0	0	0	1	0
Trans-Baikal Territory		0	0	0	0	0	0	0	0	0	5	5	0
Krasnoyarsk Territory		459	459	0	-544	482	1,027	-337	-10	327	149	948	798
Irkutsk Region		4	19	15	3	3	0	-1	0	1	-2	3	6
Kemerovo Region		68	81	13	11	22	12	42	54	11	139	144	5
Novosibirsk Region		3	19	16	20	20	0	16	16	0	12	36	24
Omsk Region		3	3	0	3	3	0	1	2	1	4	4	0
Tomsk Region		0	0	0	0	0	0	0	0	0	4	4	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	256	261	4	268	1,580	1,312	298	611	313	365	927	562
Republic of Sakha (Yakutia)	-1	0	1	0	1,296	1,296	-1	0	1	43	548	505
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0
Primorye Territory	9	10	1	10	25	15	-3	5	8	1	1	0
Khabarovsk Territory	1	3	2	11	11	0	2	246	244	1	1	0
Amur Region	11	11	0	14	14	0	10	70	60	11	34	24
Magadan Region	0	0	0	0	0	0	5	5	0	4	4	0
Sakhalin Region	236	236	0	233	233	0	284	284	0	305	338	33
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	713	808	95	-115	-14	101	13	106	93	20	110	90



Table 6.1.2 (cont.)

(millions of US dollars)

	1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT		7,950	20,649	12,700	-1,866	16,503	18,369	-1,434	14,428	15,862
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	-8	91	99
Nenets Autonomous Area		99	117	18	20	46	26	0	30	30
Arkhangelsk Region, excluding Nenets Autonomous Area		505	720	215	-229	124	353	-8	61	69
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	137	112
Leningrad Region		572	3,762	3,190	-237	4,746	4,984	-1,188	3,423	4,612
Murmansk Region		-24	13	37	95	163	68	255	415	160
Novgorod Region		111	398	287	-108	218	326	218	376	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	-871	7,504	8,375
SOUTHERN FEDERAL DISTRICT		335	2,821	2,486	46	2,152	2,106	263	2,348	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	28	1,409	1,380
Astrakhan Region		34	63	29	-164	30	195	-13	79	92
Volgograd Region		189	289	100	163	417	254	288	598	310
Rostov Region		175	507	332	173	801	628	-42	257	299
NORTH CAUCASIAN FEDERAL DISTRICT		19	67	48	142	184	43	353	581	228
Republic of Dagestan		34	34	0	12	12	0	11	12	1
Republic of Ingushetia		0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic		4	4	0	29	29	0	-26	0	26
Karachay-Cherkess Republic		0	0	0	0	0	1	0	0	0
Republic of North Ossetia – Alania		0	0	0	2	4	2	-19	3	21
Chechen Republic		0	0	0	0	0	0	127	127	0
Stavropol Territory		-19	29	48	99	139	40	258	438	179
VOLGA FEDERAL DISTRICT		1,709	5,936	4,227	-281	5,025	5,307	-1,169	6,267	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	112	1,319	1,207	
Udmurt Republic	503	784	281	194	350	156	12	171	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	-586	2,867	3,453	
Kirov Region	9	15	5	4	4	0	26	47	21	
Nizhny Novgorod Region	630	1,045	415	315	1,230	916	210	902	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	8,611	14,689	6,078	
Kurgan Region	3	7	4	-1	5	6	3	36	33	
Sverdlovsk Region	-359	1,081	1,440	-448	1,441	1,889	-999	1,357	2,356	
Tyumen Region	10,542	13,567	3,025	6,955	14,100	7,145	8,882	12,438	3,556	
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	5,743	6,742	999	
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	11,068	11,339	270	6,813	11,217	4,404	3,337	5,397	2,059	
Chelyabinsk Region	728	1,087	358	987	1,421	434	726	859	133	
SIBERIAN FEDERAL DISTRICT	2,310	14,965	12,655	-909	4,147	5,056	-884	4,178	5,061	
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	-71	203	274	
Krasnoyarsk Territory	981	11,472	10,491	-741	1,778	2,520	-689	2,506	3,195	
Irkutsk Region	56	325	269	-19	472	492	-190	44	234	
Kemerovo Region	179	1,327	1,148	-147	478	624	81	697	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	6,760	10,798	4,038
Republic of Sakha (Yakutia)		-2,390	379	2,769	-388	228	616	439	965	525
Kamchatka Territory		-10	12	23	42	47	4	4	6	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	170	635	465
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	6,191	7,416	1,224
Jewish Autonomous Region		0	0	0	63	63	0	48	50	1
Chukotka Autonomous Area		42	42	0	255	256	0	22	204	181
CRIMEA FEDERAL DISTRICT		-	-	-	-27	14	40	1	17	17
Republic of Crimea		-	-	-	-15	13	28	-3	12	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	-114	1,208	1,322

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

	Q1 2015			Q2 2015			Q3 2015			Q4 2015		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	2,058	30,044	27,987	-514	29,347	29,861	-428	37,497	37,925	3,723	35,242	31,519
CENTRAL FEDERAL DISTRICT	-2,111	19,789	21,899	-274	18,789	19,063	-8,127	19,149	27,277	2,964	19,890	16,925
Belgorod Region	0	18	18	1	6	5	-6	8	13	2	11	9
Bryansk Region	0	0	0	1	2	2	3	7	4	2	3	0
Vladimir Region	21	50	29	18	129	112	-4	20	24	-18	57	74
Voronezh Region	1	22	21	-12	64	76	14	52	38	-25	26	51
Ivanovo Region	2	4	2	21	21	0	18	24	5	7	31	24
Kaluga Region	187	410	223	124	344	220	1	224	223	75	295	220
Kostroma Region	-32	65	97	130	139	9	33	77	44	102	106	4
Kursk Region	2	14	11	3	4	1	0	0	0	-1	9	10
Lipetsk Region	372	546	174	313	351	39	49	370	321	-51	39	90
Moscow Region	613	1,340	727	902	3,055	2,153	-300	1,603	1,903	-34	2,069	2,103
Orel Region	4	4	0	1	2	1	-1	0	1	-104	0	105
Ryazan Region	-3	15	19	-6	20	26	-8	18	27	13	44	30
Smolensk Region	-7	30	37	66	128	62	52	57	5	49	57	8
Tambov Region	1	3	2	0	1	1	0	4	3	0	2	2
Tver Region	6	12	6	45	49	4	24	75	50	50	67	17
Tula Region	-63	-4	59	38	69	31	272	303	31	30	209	179
Yaroslavl Region	-18	6	24	31	47	15	6	18	12	91	100	9
Moscow	-3,196	17,255	20,451	-1,950	14,357	16,307	-8,263	16,289	24,572	2,778	16,766	13,989

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		747	2,793	2,046	-1,451	4,045	5,496	-140	3,335	3,475	-589	4,255	4,844
Republic of Karelia		51	54	3	17	21	4	11	16	5	2	86	84
Republic of Komi		-12	35	46	24	229	204	15	135	119	-34	93	127
Arkhangelsk Region		-23	21	44	0	16	16	1	18	17	14	36	22
Nenets Autonomous Area		0	8	8	0	8	8	0	5	5	0	9	9
Arkhangelsk Region, excluding Nenets Autonomous Area		-23	13	36	0	8	8	1	13	12	14	27	13
Vologda Region		113	357	243	-54	297	351	-85	389	473	117	757	640
Kaliningrad Region		23	41	18	-3	25	28	2	15	13	3	57	53
Leningrad Region		228	980	752	-1,664	1,010	2,674	-94	554	648	342	880	538
Murmansk Region		-1	3	4	42	57	15	135	138	4	79	216	137
Novgorod Region		72	80	8	124	154	30	-6	93	99	28	50	21
Pskov Region		1	1	0	2	4	2	-9	5	14	-26	5	31
Saint Petersburg		295	1,221	926	61	2,233	2,172	-111	1,974	2,085	-1,116	2,076	3,192
SOUTHERN FEDERAL DISTRICT		188	570	382	11	613	602	191	604	412	-128	562	690
Republic of Adygeya (Adygeya)		0	0	0	1	1	0	0	1	1	1	2	1
Republic of Kalmykia		0	0	0	0	0	0	0	0	0	0	1	1
Krasnodar Territory		195	384	189	-22	395	417	-32	293	325	-112	338	450
Astrakhan Region		1	36	34	2	35	33	-19	4	23	2	4	2
Volgograd Region		30	69	39	39	125	86	215	271	56	4	134	129
Rostov Region		-38	82	120	-9	57	66	28	35	7	-23	83	106
NORTH CAUCASIAN FEDERAL DISTRICT		-34	14	48	183	197	15	217	218	1	-13	151	164
Republic of Dagestan		0	0	0	0	0	0	12	12	0	-1	0	1
Republic of Ingushetia		0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic		-26	0	26	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		-19	2	21	0	0	0	0	0	0	0	0	0
Chechen Republic		0	0	0	127	127	0	0	0	0	0	0	0
Stavropol Territory		11	12	0	55	69	15	205	206	1	-12	151	163
VOLGA FEDERAL DISTRICT		64	1,412	1,348	-123	1,008	1,131	657	2,345	1,688	-1,768	1,502	3,270
Republic of Bashkortostan		-5	4	8	-31	17	48	0	97	97	50	92	42
Mari El Republic		0	0	0	2	3	1	0	0	0	0	0	0
Republic of Mordovia		3	3	0	0	0	0	1	2	0	2	4	2

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)	-33	583	616	253	341	89	64	168	105	-172	226	397	
Udmurt Republic	51	54	4	-8	30	38	-34	44	78	3	43	39	
Chuvash Republic – Chuvashia	3	3	1	18	19	1	-1	6	7	12	15	3	
Perm Territory	144	183	39	-211	216	427	1,072	1,868	795	-1,592	600	2,192	
Kirov Region	8	25	16	-1	2	3	8	8	0	11	13	2	
Nizhny Novgorod Region	183	257	74	-11	83	94	-64	146	210	102	416	314	
Orenburg Region	-365	12	377	-5	19	24	1	14	13	4	8	4	
Penza Region	2	12	10	2	4	2	1	4	3	1	1	1	
Samara Region	-84	100	185	-134	245	379	-389	-32	357	-230	-39	191	
Saratov Region	16	26	9	-1	8	9	-5	10	15	-37	40	76	
Ulyanovsk Region	142	151	9	4	20	16	3	10	7	77	83	6	
URALS FEDERAL DISTRICT	1,522	1,717	195	352	1,169	816	5,013	8,525	3,512	1,724	3,278	1,555	
Kurgan Region	0	0	0	0	33	33	3	3	0	0	0	0	
Sverdlovsk Region	54	157	103	-249	151	400	-553	854	1,407	-250	195	446	
Tyumen Region	1,083	1,172	88	381	718	337	5,346	7,436	2,090	2,071	3,112	1,040	
Khanty-Mansi Autonomous Area – Yugra	51	57	5	16	37	21	-288	99	387	23	107	84	
Yamal-Nenets Autonomous Area	134	187	54	91	209	119	5,459	6,168	710	59	176	117	
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	898	928	30	274	471	197	176	1,169	993	1,989	2,828	839	
Chelyabinsk Region	385	388	3	220	267	47	217	232	15	-97	-29	68	
SIBERIAN FEDERAL DISTRICT	378	745	367	-888	837	1,724	377	868	491	-751	1,728	2,479	
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0	
Republic of Buryatia	1	2	1	24	24	0	0	0	0	0	4	4	
Republic of Tuva	7	7	0	4	4	0	5	6	1	-4	2	6	
Republic of Khakassia	-21	0	21	-49	2	51	0	1	1	0	1	1	
Altai Territory	-53	0	53	-4	5	9	0	1	1	0	3	3	
Trans-Baikal Territory	31	33	2	17	20	3	-9	63	72	-111	87	198	
Krasnoyarsk Territory	469	494	25	-808	230	1,039	284	334	50	-634	1,448	2,082	
Irkutsk Region	-19	17	36	-90	5	95	-16	12	27	-65	10	75	
Kemerovo Region	-36	137	172	-26	160	186	78	322	244	64	78	14	
Novosibirsk Region	-10	17	27	27	93	66	-15	65	80	15	85	70	
Omsk Region	0	1	1	9	16	7	-8	3	11	-10	1	10	
Tomsk Region	9	37	28	8	277	269	57	61	4	-7	10	17	



**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	1,189	2,674	1,484	1,797	2,312	515	1,489	2,239	750	2,284	3,574	1,289
Republic of Sakha (Yakutia)	12	86	74	5	118	113	-58	104	161	480	657	177
Kamchatka Territory	0	1	1	0	0	0	3	3	0	2	2	0
Primorye Territory	-27	28	55	57	135	79	64	112	48	18	424	406
Khabarovsk Territory	-3	7	10	43	43	0	-50	4	54	-219	12	230
Amur Region	152	159	7	210	244	34	-268	19	287	75	212	137
Magadan Region	0	751	751	2	3	1	-4	0	5	5	5	0
Sakhalin Region	1,050	1,637	587	1,466	1,713	247	1,766	1,925	159	1,909	2,140	231
Jewish Autonomous Region	1	1	0	5	5	0	31	31	0	11	12	1
Chukotka Autonomous Area	4	4	0	9	50	41	6	40	35	4	110	106
CRIMEA FEDERAL DISTRICT	0	3	3	-4	4	8	1	3	2	3	6	3
Republic of Crimea	0	3	3	-5	3	8	0	2	2	1	5	3
Sevastopol	1	1	0	1	1	0	1	1	0	2	2	0
Unallocated by Region of Russian Federation	113	327	214	-117	373	491	-106	211	318	-4	296	300

## 6.2. Institutional Characteristics

Table 6.2.1

### Number of Credit Institutions and Their Branches

(units)

1	31.05.2016			
	number of credit institutions in the region	number of branches in the region		
		total	credit institutions, headquarters of which are located in this region	credit institutions, headquarters of which are located in another region
2	3	4	5	
THE RUSSIAN FEDERATION	689	1,255	161	1,094
<b>CENTRAL FEDERAL DISTRICT</b>	<b>398</b>	<b>259</b>	<b>56</b>	<b>203</b>
Belgorod Region	3	6	1	5
Bryansk Region	–	5	–	5
Vladimir Region	2	8	–	8
Voronezh Region	1	17	–	17
Ivanovo Region	5	6	–	6
Kaluga Region	3	3	–	3
Kostroma Region	6	5	–	5
Kursk Region	1	5	–	5
Lipetsk Region	1	5	–	5
Moscow Region	9	35	–	35
Orel Region	–	9	–	9
Ryazan Region	4	6	–	6
Smolensk Region	1	4	–	4
Tambov Region	1	3	–	3
Tver Region	4	9	1	8
Tula Region	2	10	–	10
Yaroslavl Region	5	15	1	14
Moscow	350	108	17	91
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>59</b>	<b>192</b>	<b>4</b>	<b>188</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	8	6	–	6
Kaliningrad Region	1	14	–	14
Leningrad Region	3	8	–	8
Murmansk Region	3	10	–	10
Novgorod Region	2	5	–	5
Pskov Region	2	6	–	6
Saint Petersburg	37	116	2	114
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>35</b>	<b>138</b>	<b>7</b>	<b>131</b>
Republic of Adygeya (Adygeya)	4	3	–	3
Republic of Kalmykia	–	1	–	1
Krasnodar Territory	13	45	–	45
Astrakhan Region	3	6	–	6
Volgograd Region	4	21	–	21
Rostov Region	11	62	7	55
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>21</b>	<b>64</b>	<b>8</b>	<b>56</b>
Republic of Daghestan	8	14	7	7
Republic of Ingushetia	–	3	–	3
Kabardino-Balkar Republic	4	4	–	4
Karachay-Cherkess Republic	4	4	–	4

Table 6.2.1 (end)  
(units)

1	2	3	4	5
Republic of North Ossetia – Alania	1	7	1	6
Chechen Republic	–	4	–	4
Stavropol Territory	4	28	–	28
<b>VOLGA FEDERAL DISTRICT</b>	<b>82</b>	<b>232</b>	<b>26</b>	<b>206</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	25	–	25
Kirov Region	3	7	–	7
Nizhny Novgorod Region	8	53	–	53
Orenburg Region	6	11	–	11
Penza Region	1	8	–	8
Samara Region	12	33	1	32
Saratov Region	9	15	–	15
Ulyanovsk Region	2	9	–	9
<b>URALS FEDERAL DISTRICT</b>	<b>32</b>	<b>142</b>	<b>45</b>	<b>97</b>
Kurgan Region	2	4	–	4
Sverdlovsk Region	13	50	3	47
Tyumen Region	10	32	5	27
Khanty-Mansi Autonomous Area – Yugra	5	10	–	10
Yamal-Nenets Autonomous Area	–	5	–	5
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	5	17	5	12
Chelyabinsk Region	7	56	37	19
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>39</b>	<b>145</b>	<b>10</b>	<b>135</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	5	23	2	21
Irkutsk Region	6	13	–	13
Kemerovo Region	6	10	–	10
Novosibirsk Region	6	47	–	47
Omsk Region	5	16	–	16
Tomsk Region	1	13	7	6
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>18</b>	<b>72</b>	<b>4</b>	<b>68</b>
Republic of Sakha (Yakutia)	2	8	–	8
Kamchatka Territory	3	6	2	4
Primorye Territory	6	16	–	16
Khabarovsk Territory	2	24	–	24
Amur Region	2	5	–	5
Magadan Region	–	3	–	3
Sakhalin Region	3	7	2	5
Jewish Autonomous Region	–	2	–	2
Chukotka Autonomous Area	–	1	–	1
<b>CRIMEA FEDERAL DISTRICT</b>	<b>5</b>	<b>11</b>	<b>1</b>	<b>10</b>
Republic of Crimea	3	7	–	7
Sevastopol	2	4	1	3

Table 6.2.2

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

(units)

1	31.05.2016				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
THE RUSSIAN FEDERATION	21,138	5,456	1,983	7,306	35,883
<b>CENTRAL FEDERAL DISTRICT</b>	<b>6,014</b>	<b>1,904</b>	<b>269</b>	<b>1,561</b>	<b>9,748</b>
Belgorod Region	142	166	21	102	431
Bryansk Region	82	35	10	87	214
Vladimir Region	175	77	11	107	370
Voronezh Region	314	184	31	120	649
Ivanovo Region	168	6	8	59	241
Kaluga Region	120	24	10	89	243
Kostroma Region	104	0	4	59	167
Kursk Region	123	54	15	82	274
Lipetsk Region	150	61	17	75	303
Moscow Region	1,240	328	15	86	1,669
Orel Region	100	31	10	37	178
Ryazan Region	127	35	12	69	243
Smolensk Region	79	20	8	64	171
Tambov Region	121	98	15	50	284
Tver Region	109	41	12	67	229
Tula Region	134	43	9	131	317
Yaroslavl Region	213	1	13	117	344
Moscow	2,513	700	48	160	3,421
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>2,059</b>	<b>155</b>	<b>321</b>	<b>919</b>	<b>3,454</b>
Republic of Karelia	99	4	9	53	165
Republic of Komi	164	16	10	67	257
Arkhangelsk Region	168	0	20	88	276
Nenets Autonomous Area	14	0	0	2	16
Arkhangelsk Region, excluding Nenets Autonomous Area	154	0	20	86	260
Vologda Region	216	1	31	93	341
Kaliningrad Region	107	9	24	80	220
Leningrad Region	33	20	14	326	393
Murmansk Region	115	6	11	80	212
Novgorod Region	112	1	7	49	169
Pskov Region	97	8	13	45	163
Saint Petersburg	948	90	182	38	1,258
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>2,363</b>	<b>300</b>	<b>242</b>	<b>558</b>	<b>3,463</b>
Republic of Adygeya (Adygeya)	74	4	6	19	103
Republic of Kalmykia	20	1	2	15	38
Krasnodar Territory	1,061	115	88	237	1,501
Astrakhan Region	144	9	17	55	225
Volgograd Region	246	132	51	140	569
Rostov Region	818	39	78	92	1,027
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>750</b>	<b>69</b>	<b>66</b>	<b>114</b>	<b>999</b>
Republic of Daghestan	105	5	14	12	136
Republic of Ingushetia	11	1	0	1	13
Kabardino-Balkar Republic	62	37	4	20	123
Karachay-Cherkess Republic	26	1	2	8	37

Table 6.2.2 (end)

(units)

1	2	3	4	5	6
Republic of North Ossetia – Alania	40	9	5	13	67
Chechen Republic	34	0	4	8	46
Stavropol Territory	472	16	37	52	577
<b>VOLGA FEDERAL DISTRICT</b>	<b>4,414</b>	<b>1,731</b>	<b>456</b>	<b>1,531</b>	<b>8,132</b>
Republic of Bashkortostan	633	262	52	147	1,094
Mari El Republic	77	27	6	42	152
Republic of Mordovia	133	65	11	41	250
Republic of Tatarstan (Tatarstan)	678	379	55	183	1,295
Udmurt Republic	237	8	27	108	380
Chuvash Republic – Chuvashia	121	114	23	83	341
Perm Territory	548	22	36	188	794
Kirov Region	203	64	30	67	364
Nizhny Novgorod Region	495	224	51	108	878
Orenburg Region	263	193	42	111	609
Penza Region	160	119	20	68	367
Samara Region	415	81	59	182	737
Saratov Region	264	157	31	142	594
Ulyanovsk Region	187	16	13	61	277
<b>URALS FEDERAL DISTRICT</b>	<b>2,007</b>	<b>428</b>	<b>258</b>	<b>590</b>	<b>3,283</b>
Kurgan Region	83	144	17	55	299
Sverdlovsk Region	806	142	67	88	1,103
Tyumen Region	664	44	83	260	1,051
Khanty-Mansi Autonomous Area – Yugra	332	37	35	117	521
Yamal-Nenets Autonomous Area	126	2	4	40	172
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	206	5	44	103	358
Chelyabinsk Region	454	98	91	187	830
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>2,468</b>	<b>665</b>	<b>258</b>	<b>1,165</b>	<b>4,556</b>
Altai Republic	32	3	3	6	44
Republic of Buryatia	136	2	10	97	245
Republic of Tuva	39	0	2	9	50
Republic of Khakassia	67	19	6	48	140
Altai Territory	253	315	25	125	718
Trans-Baikal Territory	144	0	8	91	243
Krasnoyarsk Territory	413	78	30	177	698
Irkutsk Region	272	48	29	208	557
Kemerovo Region	264	67	36	164	531
Novosibirsk Region	427	102	64	55	648
Omsk Region	299	29	29	113	470
Tomsk Region	122	2	16	72	212
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>943</b>	<b>93</b>	<b>96</b>	<b>562</b>	<b>1,694</b>
Republic of Sakha (Yakutia)	173	22	7	106	308
Kamchatka Territory	63	4	4	36	107
Primorye Territory	277	17	41	159	494
Khabarovsk Territory	209	15	26	61	311
Amur Region	111	16	9	85	221
Magadan Region	24	7	3	21	55
Sakhalin Region	68	11	4	48	131
Jewish Autonomous Region	18	1	2	25	46
Chukotka Autonomous Area	0	0	0	21	21
<b>CRIMEA FEDERAL DISTRICT</b>	<b>120</b>	<b>111</b>	<b>17</b>	<b>306</b>	<b>554</b>
Republic of Crimea	109	76	9	218	412
Sevastopol	11	35	8	88	142

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>				
30.09.2015	212 (29)*	112 (14)	98 (15)	183 (27)
31.12.2015	199 (31)*	106 (15)	91 (16)	171 (29)
31.03.2016	195 (30)*	106 (15)	87 (15)	167 (28)
<b>CENTRAL FEDERAL DISTRICT</b>				
30.09.2015	148 (21)	74 (11)	72 (10)	120 (20)
31.12.2015	143 (21)	72 (10)	69 (11)	116 (20)
31.03.2016	142 (21)	73 (10)	67 (11)	115 (20)
<b>Moscow and Moscow Region</b>				
30.09.2015	142 (20)	71 (10)	69 (10)	114 (19)
31.12.2015	138 (20)	69 (9)	67 (11)	111 (19)
31.03.2016	137 (20)	70 (9)	65 (11)	110 (19)
<b>NORTH-WEST FEDERAL DISTRICT</b>				
30.09.2015	18 (2)	12 (1)	6 (1)	18 (2)
31.12.2015	13 (2)	8 (1)	5 (1)	13 (2)
31.03.2016	12 (1)	8 (1)	4	12 (1)
<b>SOUTHERN FEDERAL DISTRICT</b>				
30.09.2015	7	2	5	7
31.12.2015	6	2	4	6
31.03.2016	5	2	3	5
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>				
30.09.2015	1	–	1	1
31.12.2015	–	–	–	–
31.03.2016	–	–	–	–
<b>VOLGA FEDERAL DISTRICT</b>				
30.09.2015	18 (3)	10 (1)	8 (2)	18 (3)
31.12.2015	16 (4)	10 (2)	6 (2)	16 (4)
31.03.2016	15 (4)	9 (2)	6 (2)	15 (4)
<b>URALS FEDERAL DISTRICT</b>				
30.09.2015	6 (1)	6 (1)	–	6 (1)
31.12.2015	6 (2)	6 (2)	–	6 (2)
31.03.2016	6 (2)	6 (2)	–	6 (2)
<b>SIBERIAN FEDERAL DISTRICT</b>				
30.09.2015	7 (2)	2	5 (2)	6 (1)
31.12.2015	7 (2)	2	5 (2)	6 (1)
31.03.2016	7 (2)	2	5 (2)	6 (1)
<b>FAR-EASTERN FEDERAL DISTRICT</b>				
30.09.2015	6	6	–	6
31.12.2015	7	6	1	7
31.03.2016	7	6	1	7
<b>CRIMEA FEDERAL DISTRICT</b>				
30.09.2015	1	–	1	1
31.12.2015	1	–	1	1
31.03.2016	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

	31.05.2016												total
	(units)	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	12	10	41	25	80	156	98	88	149	30	689		
CENTRAL FEDERAL DISTRICT	2	6	19	17	37	84	46	53	110	24	398		
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	2	-	9		
Orel Region	-	-	-	-	-	-	-	-	-	-	-		
Ryazan Region	-	-	-	3	-	1	-	-	-	-	4		
Smolensk Region	-	-	-	-	-	-	1	-	-	-	1		
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	18	12	29	71	38	47	105	24	350		
NORTH-WESTERN FEDERAL DISTRICT	3	2	7	3	10	8	10	9	7	-	59		
Republic of Karelia	-	-	-	-	1	1	-	-	-	-	2		
Republic of Komi	-	-	-	-	1	-	-	-	-	-	1		
Arkhangelsk Region	-	-	-	-	-	-	-	-	-	-	-		
Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-		
Arkhangelsk Region, excluding Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-		
Vologda Region	-	-	1	-	2	-	2	2	1	-	8		
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	1	-	-	3
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>5</b>	<b>14</b>	<b>9</b>	<b>3</b>	<b>1</b>	<b>-</b>	<b>35</b>
Republic of Adygeya (Adygeya)	-	-	-	2	-	-	2	-	-	-	-	4
Republic of Kalmykia	-	-	-	-	-	-	-	-	-	-	-	-
Krasnodar Territory	1	-	-	-	-	2	4	4	1	1	-	13
Astrakhan Region	-	-	-	-	-	1	1	1	-	-	-	3
Volgograd Region	-	-	-	-	-	-	4	-	-	-	-	4
Rostov Region	-	-	-	-	-	2	3	4	2	-	-	11
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>1</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>3</b>	<b>10</b>	<b>3</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>21</b>
Republic of Dagestan	1	-	-	1	-	1	4	1	-	-	-	8
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>3</b>	<b>3</b>	<b>1</b>	<b>4</b>	<b>2</b>	<b>9</b>	<b>15</b>	<b>17</b>	<b>10</b>	<b>17</b>	<b>4</b>	<b>82</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	4	1	12
Saratov Region	1	-	-	-	1	2	2	3	-	-	-	9
Ulyanovsk Region	-	-	-	-	-	1	-	1	-	-	-	2

(units)



Table 6.2.4 (end)  
(units)

1	2	3	4	5	6	7	8	9	10	11	12
URALS FEDERAL DISTRICT	1	-	3	1	6	6	3	3	8	1	32
Kurgan Region	-	-	-	-	1	1	-	-	-	-	2
Sverdlovsk Region	-	-	1	-	3	4	-	1	4	-	13
Tyumen Region	1	-	1	1	2	-	1	-	3	1	10
Khanty-Mansi Autonomous Area – Yugra	-	-	1	1	-	-	1	-	1	1	5
Yamal-Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1	-	-	-	2	-	-	-	2	-	5
Chelyabinsk Region	-	-	1	-	-	1	2	2	1	-	7
SIBERIAN FEDERAL DISTRICT	1	1	3	1	7	12	8	3	3	-	39
Altai Republic	-	-	-	-	1	-	-	-	-	-	1
Republic of Buryatia	-	-	-	-	-	-	-	1	-	-	1
Republic of Tuva	-	-	-	-	-	1	-	-	-	-	1
Republic of Khakassia	-	-	-	-	-	1	1	-	-	-	2
Altai Territory	-	-	-	-	2	2	-	-	1	-	5
Trans-Baikal Territory	-	-	-	-	-	-	-	-	-	-	-
Krasnoyarsk Territory	-	-	1	-	1	1	2	-	-	-	5
Irkutsk Region	-	-	-	-	2	2	2	-	-	-	6
Kemerovo Region	-	-	-	1	1	2	1	1	-	-	6
Novosibirsk Region	1	-	1	-	-	1	1	1	1	-	6
Omsk Region	-	1	1	-	-	2	-	-	1	-	5
Tomsk Region	-	-	-	-	-	-	1	-	-	-	1
FAR-EASTERN FEDERAL DISTRICT	-	-	2	1	3	6	1	2	3	-	18
Republic of Sakha (Yakutia)	-	-	-	-	-	-	-	1	1	-	2
Kamchatka Territory	-	-	1	1	-	-	-	-	1	-	3
Primorye Territory	-	-	1	-	2	3	-	-	-	-	6
Khabarovsk Territory	-	-	-	-	-	2	-	-	-	-	2
Amur Region	-	-	-	-	-	-	-	1	1	-	2
Magadan Region	-	-	-	-	-	-	-	-	-	-	-
Sakhalin Region	-	-	-	-	1	1	1	-	-	-	3
Jewish Autonomous Region	-	-	-	-	-	-	-	-	-	-	-
Chukotka Autonomous Area	-	-	-	-	-	-	-	-	-	-	-
CRIMEA FEDERAL DISTRICT	-	-	-	-	-	1	1	2	-	1	5
Republic of Crimea	-	-	-	-	-	1	-	1	-	1	3
Sevastopol	-	-	-	-	-	-	1	1	-	-	2

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>			
31.01.2016	728	83,732,486.5	27
29.02.2016	718	83,250,267.0	27
31.03.2016	707	81,114,718.1	26
30.04.2016	696	79,801,864.4	26
<b>CENTRAL FEDERAL DISTRICT</b>			
31.01.2016	431	76,862,941.0	16
29.02.2016	422	76,335,579.1	16
31.03.2016	413	74,309,978.2	15
30.04.2016	404	73,148,104.1	15
<b>Moscow and Moscow Region</b>			
31.01.2016	389	76,093,584.8	15
29.02.2016	381	75,572,806.4	15
31.03.2016	374	73,585,832.5	15
30.04.2016	364	72,413,532.9	14
<b>NORTH-WEST FEDERAL DISTRICT</b>			
31.01.2016	59	2,061,493.6	8
29.02.2016	59	2,097,029.6	8
31.03.2016	58	2,051,775.6	8
30.04.2016	59	2,006,909.6	8
<b>SOUTHERN FEDERAL DISTRICT</b>			
31.01.2016	37	355,979.1	11
29.02.2016	36	355,281.0	10
31.03.2016	36	353,862.8	10
30.04.2016	35	349,905.6	10
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>			
31.01.2016	22	43,283.2	9
29.02.2016	22	42,045.4	9
31.03.2016	21	38,369.1	8
30.04.2016	21	36,533.1	8
<b>VOLGA FEDERAL DISTRICT</b>			
31.01.2016	85	2,015,886.8	21
29.02.2016	85	2,046,969.8	21
31.03.2016	84	2,009,389.2	22
30.04.2016	83	1,968,078.1	21
<b>URALS FEDERAL DISTRICT</b>			
31.01.2016	32	1,392,196.9	6
29.02.2016	32	1,381,828.3	6
31.03.2016	32	1,372,228.4	7
30.04.2016	32	1,327,802.5	7
<b>SIBERIA FEDERAL DISTRICT</b>			
31.01.2016	40	289,864.8	12
29.02.2016	40	290,371.5	13
31.03.2016	40	295,518.0	12
30.04.2016	39	284,363.6	12
<b>FAR-EASTERN FEDERAL DISTRICT</b>			
31.01.2016	17	605,061.4	4
29.02.2016	17	592,751.1	4
31.03.2016	18	579,286.1	4
30.04.2016	18	572,431.3	4
<b>CRIMEA FEDERAL DISTRICT</b>			
31.01.2016	5	105,779.7	2
29.02.2016	5	108,411.1	2
31.03.2016	5	104,310.7	2
30.04.2016	5	107,736.4	2

Table 6.2.6

**Credit Institutions Using the Right to Average the Required Reserves  
within Averaging Period from June 09 to July 06, 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	7	21	19	57	121	82	81	134	30	559
CENTRAL FEDERAL DISTRICT	-	3	5	13	20	56	33	48	97	24	299
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	-	1	-	-	-	-	4
Smolensk Region	-	-	-	-	-	-	1	-	-	-	1
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	-	3	5	9	16	46	27	43	94	24	267
NORTH-WESTERN FEDERAL DISTRICT	2	2	4	2	9	6	8	8	7	-	48
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	2	1	-	7
Kaliningrad Region	-	-	-	-	-	-	-	-	1	-	1
Leningrad Region	-	-	1	-	-	1	1	-	-	-	3
Murmansk Region	1	-	-	-	-	1	-	1	-	-	3
Novgorod Region	-	1	-	-	-	1	-	-	-	-	2

(units)

Table 6.2.6 (cont.)  
(units)

1	2	3	4	5	6	7	8	9	10	11	12
Pskov Region	-	-	-	-	1	-	1	-	-	-	2
Saint Petersburg	1	1	2	2	5	3	4	5	5	-	28
SOUTHERN FEDERAL DISTRICT	-	-	2	-	3	13	8	2	-	-	28
Republic of Adygeya (Adygeya)	-	-	2	-	-	2	-	-	-	-	4
Republic of Kalmykia	-	-	-	-	-	-	-	-	-	-	-
Krasnodar Territory	-	-	-	-	2	4	4	-	-	-	10
Astrakhan Region	-	-	-	-	1	-	1	-	-	-	2
Volgograd Region	-	-	-	-	-	4	-	-	-	-	4
Rostov Region	-	-	-	-	-	3	3	2	-	-	8
NORTH CAUCASIAN FEDERAL DISTRICT	1	-	-	-	2	8	3	3	-	-	17
Republic of Dagestan	1	-	-	-	-	3	1	-	-	-	5
Republic of Ingushetia	-	-	-	-	-	-	-	-	-	-	-
Kabardino-Balkar Republic	-	-	-	-	2	2	-	-	-	-	4
Karachay-Cherkess Republic	-	-	-	-	-	1	1	2	-	-	4
Republic of North Ossetia – Alania	-	-	-	-	-	-	1	-	-	-	1
Chechen Republic	-	-	-	-	-	-	-	-	-	-	-
Stavropol Territory	-	-	-	-	-	2	-	1	-	-	3
VOLGA FEDERAL DISTRICT	2	1	4	1	9	15	17	10	16	4	79
Republic of Bashkortostan	-	-	1	-	-	1	1	2	-	-	5
Mari El Republic	-	-	2	-	-	-	-	-	-	-	2
Republic of Mordovia	-	-	-	-	-	-	1	2	-	-	3
Republic of Tatarstan (Tatarstan)	-	1	-	-	2	3	3	3	6	3	21
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	4	1	12
Saratov Region	-	-	-	-	2	2	3	-	-	-	7
Ulyanovsk Region	-	-	-	-	1	-	1	-	-	-	2
URALS FEDERAL DISTRICT	1	-	3	1	5	6	3	3	8	1	31
Kurgan Region	-	-	-	-	1	1	-	-	-	-	2

Table 6.2.6 (end)  
(units)

	1	2	3	4	5	6	7	8	9	10	11	12
Sverdlovsk Region	-	-	-	1	-	3	4	-	1	4	-	13
Tyumen Region	1	-	-	1	1	1	-	1	-	3	1	9
Khanty-Mansi Autonomous Area – Yugra	-	-	-	1	1	-	-	1	-	1	1	5
Yamal-Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-	-
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1	-	-	-	-	1	-	-	-	2	-	4
Chelyabinsk Region	-	-	-	1	-	-	1	2	2	1	-	7
SIBERIAN FEDERAL DISTRICT	1	1	1	1	1	6	10	8	3	3	-	34
Altai Republic	-	-	-	-	-	1	-	-	-	-	-	1
Republic of Buryatia	-	-	-	-	-	-	-	-	1	-	-	1
Republic of Tuva	-	-	-	-	-	-	1	-	-	-	-	1
Republic of Khakassia	-	-	-	-	-	-	1	1	-	-	-	2
Altai Territory	-	-	-	-	-	2	2	-	-	1	-	5
Trans-Baikal Territory	-	-	-	-	-	-	-	-	-	-	-	-
Krasnoyarsk Territory	-	-	-	-	-	-	1	2	-	-	-	3
Irkutsk Region	-	-	-	-	-	2	2	2	-	-	-	6
Kemerovo Region	-	-	-	-	1	1	1	1	1	-	-	5
Novosibirsk Region	1	-	-	1	-	-	1	1	1	1	-	6
Omsk Region	-	-	1	-	-	-	1	-	-	1	-	3
Tomsk Region	-	-	-	-	-	-	-	1	-	-	-	1
FAR-EASTERN FEDERAL DISTRICT	-	-	-	2	1	3	6	1	2	3	-	18
Republic of Sakha (Yakutia)	-	-	-	-	-	-	-	-	1	1	-	2
Kamchatka Territory	-	-	-	1	1	-	-	-	-	1	-	3
Primorye Territory	-	-	-	1	-	2	3	-	-	-	-	6
Khabarovsk Territory	-	-	-	-	-	-	2	-	-	-	-	2
Amur Region	-	-	-	-	-	-	-	-	1	1	-	2
Magadan Region	-	-	-	-	-	-	-	-	-	-	-	-
Sakhalin Region	-	-	-	-	-	1	1	1	-	-	-	3
Jewish Autonomous Region	-	-	-	-	-	-	-	-	-	-	-	-
Chukotka Autonomous Area	-	-	-	-	-	-	-	-	-	-	-	-
CRIMEA FEDERAL DISTRICT	-	-	-	-	-	-	1	1	2	-	1	5
Republic of Crimea	-	-	-	-	-	-	1	-	1	-	1	3
Sevastopol	-	-	-	-	-	-	-	1	1	-	-	2

Table 6.2.7

## Financial Performance of Credit Institutions

	30.04.2016						
	1	2	3	4	5	6	7
	total profit (+) / loss (-) made by operating credit institutions, millions of rubles	the value of profit made by profit-making credit institutions, millions of rubles	share of profit-making credit institutions out of total number of operating credit institutions, %	the value of losses made by losses-making credit institutions, millions of rubles	share of losses-making credit institutions out of total number of operating credit institutions, %	the profit allocation, millions of rubles	
THE RUSSIAN FEDERATION	166,912.3	340,961.4	61.0	174,049.1	39.0	100,969.6	
CENTRAL FEDERAL DISTRICT	180,914.7	320,487.6	58.1	139,572.9	41.9	95,724.8	
Belgorod Region	52.7	52.7	100.0	0.0	0.0	13.7	
Bryansk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Vladimir Region	16.1	16.1	100.0	0.0	0.0	4.5	
Voronezh Region	74.8	74.8	100.0	0.0	0.0	12.5	
Ivanovo Region	-23.6	28.2	50.0	51.8	50.0	4.6	
Kaluga Region	133.2	133.2	100.0	0.0	0.0	4.1	
Kostroma Region	2,380.9	2,693.8	66.7	312.9	33.3	195.6	
Kursk Region	66.3	66.3	100.0	0.0	0.0	7.8	
Lipetsk Region	-115.0	0.0	0.0	115.0	100.0	0.6	
Moscow Region	-396.9	85.0	33.3	482.0	66.7	50.7	
Orel Region	0.0	0.0	0.0	0.0	0.0	0.0	
Ryazan Region	-33.8	93.5	75.0	127.4	25.0	20.7	
Smolensk Region	-47.1	0.0	0.0	47.1	100.0	0.9	
Tambov Region	4.6	4.6	100.0	0.0	0.0	1.5	
Tver Region	-79.5	43.3	50.0	122.8	50.0	13.0	
Tula Region	45.4	45.4	100.0	0.0	0.0	9.4	
Yaroslavl Region	-30.8	172.2	50.0	203.1	50.0	53.6	
Moscow	178,867.4	316,978.4	57.5	138,110.9	42.5	95,331.6	
NORTH-WESTERN FEDERAL DISTRICT	5,851.9	7,933.1	69.0	2,081.2	31.0	2,002.3	
Republic of Karelia	-68.8	0.0	0.0	68.8	100.0	0.0	
Republic of Komi	13.6	13.6	100.0	0.0	0.0	0.8	
Arkhangelsk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Arkhangelsk Region, excluding Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Vologda Region	135.3	200.7	50.0	65.3	50.0	49.7	
Kaliningrad Region	293.2	293.2	100.0	0.0	0.0	4.9	

Table 6.2.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-296.3	8.4	33.3	304.7	66.7	0.4
Murmansk Region	233.2	233.4	66.7	0.2	33.3	47.0
Novgorod Region	43.0	43.0	100.0	0.0	0.0	7.2
Pskov Region	11.3	11.3	100.0	0.0	0.0	1.0
Saint Petersburg	5,487.4	7,129.5	75.0	1,642.1	25.0	1,891.3
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>1,033.7</b>	<b>1,674.9</b>	<b>62.9</b>	<b>641.1</b>	<b>37.1</b>	<b>313.1</b>
Republic of Adygeya (Adygeya)	162.2	197.0	75.0	34.8	25.0	36.2
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	618.8	1,022.1	46.2	403.3	53.8	155.4
Astrakhan Region	69.1	69.1	100.0	0.0	0.0	17.4
Volgograd Region	-74.7	67.0	50.0	141.7	50.0	19.6
Rostov Region	258.4	319.8	72.7	61.4	27.3	84.5
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>-213.6</b>	<b>165.2</b>	<b>66.7</b>	<b>378.8</b>	<b>33.3</b>	<b>36.1</b>
Republic of Dagestan	-32.0	27.9	62.5	59.9	37.5	8.1
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	1.3	15.1	50.0	13.8	50.0	6.6
Karachay-Cherkess Republic	-231.8	61.6	75.0	293.5	25.0	9.2
Republic of North Ossetia – Alania	4.6	4.6	100.0	0.0	0.0	0.0
Chechen Republic	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	44.4	56.1	75.0	11.6	25.0	12.2
<b>VOLGA FEDERAL DISTRICT</b>	<b>6.3</b>	<b>6,137.7</b>	<b>69.9</b>	<b>6,131.3</b>	<b>30.1</b>	<b>964.7</b>
Republic of Bashkortostan	-128.8	44.1	60.0	172.8	40.0	75.7
Mari El Republic	7.7	21.2	50.0	13.5	50.0	7.7
Republic of Mordovia	-183.9	50.6	66.7	234.5	33.3	12.3
Republic of Tatarstan (Tatarstan)	-660.4	1,882.9	77.3	2,543.4	22.7	378.5
Udmurt Republic	68.8	76.5	50.0	7.7	50.0	34.4
Chuvash Republic – Chuvashia	16.5	17.7	66.7	1.2	33.3	1.1
Perm Territory	136.4	136.4	100.0	0.0	0.0	39.2
Kirov Region	108.1	108.1	100.0	0.0	0.0	44.4
Nizhny Novgorod Region	-633.9	564.4	50.0	1,198.4	50.0	156.0
Orenburg Region	27.8	117.9	66.7	90.1	33.3	54.5
Penza Region	1.9	1.9	100.0	0.0	0.0	0.3
Samara Region	-993.4	839.2	53.8	1,832.5	46.2	132.8
Saratov Region	2,244.7	2,263.4	88.9	18.7	11.1	14.3
Ulyanovsk Region	-5.2	13.3	50.0	18.5	50.0	13.7

Table 6.2.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	-20,687.6	1,974.2	62.5	22,661.8	37.5	659.2
Kurgan Region	12.2	12.2	100.0	0.0	0.0	2.5
Sverdlovsk Region	202.2	654.0	61.5	451.8	38.5	163.9
Tyumen Region	-21,051.2	805.5	50.0	21,856.6	50.0	359.1
Khanty-Mansi Autonomous Area – Yugra	-21,250.9	587.6	40.0	21,838.6	60.0	250.7
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	199.8	217.8	60.0	18.0	40.0	108.4
Chelyabinsk Region	149.1	502.6	71.4	353.4	28.6	133.7
SIBERIAN FEDERAL DISTRICT	221.6	1,425.0	54.1	1,203.4	45.9	409.2
Altai Republic	6.7	6.7	100.0	0.0	0.0	0.8
Republic of Buryatia	-281.5	0.0	0.0	281.5	100.0	3.5
Republic of Tuva	-17.3	0.0	0.0	17.3	100.0	0.0
Republic of Khakassia	17.4	26.0	50.0	8.6	50.0	7.1
Altai Territory	8.6	43.0	80.0	34.4	20.0	11.4
Trans-Baikal Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	-48.5	16.5	60.0	65.0	40.0	7.4
Irkutsk Region	-37.9	40.3	33.3	78.3	66.7	3.2
Kemerovo Region	44.6	84.6	66.7	40.0	33.3	13.8
Novosibirsk Region	1,180.8	1,207.0	80.0	26.2	20.0	353.9
Omsk Region	-652.2	0.0	0.0	652.2	100.0	4.8
Tomsk Region	0.9	0.9	100.0	0.0	0.0	3.3
FAR-EASTERN FEDERAL DISTRICT	-263.0	989.2	66.7	1,252.2	33.3	846.9
Republic of Sakha (Yakutia)	-383.3	0.0	0.0	383.3	100.0	1.0
Kamchatka Territory	-43.2	38.6	66.7	81.8	33.3	15.8
Primorye Territory	856.3	856.3	100.0	0.0	0.0	252.3
Khabarovsk Territory	-44.7	4.3	50.0	49.0	50.0	0.8
Amur Region	-738.0	0.0	0.0	738.0	100.0	570.6
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	90.0	90.0	100.0	0.0	0.0	6.5
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	48.1	174.5	40.0	126.5	60.0	13.4
Republic of Crimea	78.7	171.9	33.3	93.2	66.7	13.4
Sevastopol	-30.6	2.6	50.0	33.2	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>					
30.09.2015	44	41	22	34 (19)	71 (10)
31.12.2015	34	36	23	38 (24)	68 (7)
31.03.2016	35	36	22	35 (23)*	67 (7)
<b>CENTRAL FEDERAL DISTRICT</b>					
30.09.2015	21	25	15	21 (12)	66 (9)
31.12.2015	17	24	15	24 (15)	63 (6)
31.03.2016	19	24	14	23 (15)	62 (6)
<b>Moscow and Moscow Region</b>					
30.09.2015	18	24	15	19 (11)	66 (9)
31.12.2015	15	23	15	22 (14)	63 (6)
31.03.2016	17	23	14	21 (14)	62 (6)
<b>NORTH-WESTERN FEDERAL DISTRICT</b>					
30.09.2015	8	2	1	3 (1)	4 (1)
31.12.2015	5	1	1	2 (1)	4 (1)
31.03.2016	5	1	1	1	4 (1)
<b>SOUTHERN FEDERAL DISTRICT</b>					
30.09.2015	2	1	1	2	1
31.12.2015	1	1	1	2	1
31.03.2016	1	1	1	1	1
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>					
30.09.2015	–	1	–	–	–
31.12.2015	–	–	–	–	–
31.03.2016	–	–	–	–	–
<b>VOLGA FEDERAL DISTRICT</b>					
30.09.2015	4	7	3	4 (3)	–
31.12.2015	3	5	3	5 (4)	–
31.03.2016	2	5	3	5 (4)	–
<b>URALS FEDERAL DISTRICT</b>					
30.09.2015	4	1	–	1 (1)	–
31.12.2015	3	1	–	2 (2)	–
31.03.2016	3	1	–	2 (2)	–
<b>SIBERIAN FEDERAL DISTRICT</b>					
30.09.2015	2	2	–	2 (2)	–
31.12.2015	3	2	–	2 (2)	–
31.03.2016	3	2	–	2 (2)	–
<b>FAR-EASTERN FEDERAL DISTRICT</b>					
30.09.2015	1	2	2	1	–
31.12.2015	1	2	3	1	–
31.03.2016	1	2	3	1	–
<b>CRIMEA FEDERAL DISTRICT</b>					
30.09.2015	1	–	–	–	–
31.12.2015	1	–	–	–	–
31.03.2016	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	31.12.2015			31.03.2016		
	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	535	520	1,019	542	507	985
<b>CENTRAL FEDERAL DISTRICT</b>	<b>296</b>	<b>291</b>	<b>487</b>	<b>299</b>	<b>279</b>	<b>472</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	4	6	9
Kursk Region	–	1	3	–	1	3
Lipetsk Region	1	1	3	1	1	3
Orel Region	–	1	4	–	–	3
Ryazan Region	4	4	6	4	4	6
Smolensk Region	–	1	3	–	1	3
Tambov Region	–	1	3	–	1	3
Tver Region	3	2	5	3	2	5
Tula Region	2	1	4	1	1	4
Yaroslavl Region	4	2	6	5	2	6
Moscow and Moscow Region	268	262	414	271	251	400
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>38</b>	<b>31</b>	<b>78</b>	<b>37</b>	<b>31</b>	<b>76</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	2	2
Murmansk Region	3	1	4	3	1	4
Novgorod Region	2	1	3	2	1	3
Pskov Region	2	1	3	2	1	3
Saint Petersburg	21	17	44	20	17	42
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>33</b>	<b>32</b>	<b>64</b>	<b>33</b>	<b>31</b>	<b>62</b>
Republic of Adygeya (Adygeya)	4	4	5	4	4	5
Republic of Kalmykia	–	–	1	–	–	1
Krasnodar Territory	13	13	24	13	13	23
Astrakhan Region	3	2	3	3	2	3
Volgograd Region	4	3	8	4	3	8
Rostov Region	9	10	23	9	9	22
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>11</b>	<b>11</b>	<b>25</b>	<b>12</b>	<b>9</b>	<b>22</b>
Republic of Daghestan	2	–	–	2	–	–
Republic of Ingushetia	–	–	–	–	–	–
Kabardino-Balkar Republic	2	4	5	2	3	5
Karachay-Cherkess Republic	3	3	5	4	3	5
Republic of North Ossetia – Alania	–	2	4	–	1	3
Chechen Republic	–	–	–	–	–	–
Stavropol Territory	4	2	11	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>76</b>	<b>151</b>	<b>80</b>	<b>77</b>	<b>144</b>
Republic of Bashkortostan	4	4	17	4	4	13
Mari El Republic	1	1	3	1	1	3
Republic of Mordovia	3	3	5	3	3	5
Republic of Tatarstan (Tatarstan)	21	19	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	10	4	4	9
Kirov Region	3	3	6	3	3	6
Nizhny Novgorod Region	9	9	21	9	9	21
Orenburg Region	6	4	7	6	4	7
Penza Region	1	1	5	1	1	5
Samara Region	13	13	24	13	13	23
Saratov Region	9	8	13	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>26</b>	<b>28</b>	<b>58</b>
Kurgan Region	1	2	4	1	2	4
Sverdlovsk Region	10	13	29	10	13	29
Tyumen Region	8	6	14	8	6	14
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	12
Chelyabinsk Region	7	7	11	7	7	11
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>30</b>	<b>35</b>	<b>103</b>	<b>32</b>	<b>34</b>	<b>97</b>
Altai Republic	1	1	3	1	1	3
Republic of Buryatia	1	1	5	1	1	4
Republic of Tuva	1	1	3	1	1	3
Republic of Khakassia	2	2	3	2	2	4
Altai Territory	3	4	6	3	4	6
Trans-Baikal Territory	–	–	3	–	–	–
Krasnoyarsk Territory	4	3	11	4	3	11
Irkutsk Region	3	6	15	5	6	15
Kemerovo Region	6	5	10	6	5	10
Novosibirsk Region	5	5	27	6	5	26
Omsk Region	2	5	11	1	4	9
Tomsk Region	2	2	6	2	2	6
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>17</b>	<b>16</b>	<b>53</b>	<b>18</b>	<b>16</b>	<b>52</b>
Republic of Sakha (Yakutia)	2	2	7	2	2	7
Kamchatka Territory	3	3	5	3	3	5
Primorye Territory	5	5	13	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>4</b>	<b>–</b>	<b>–</b>	<b>5</b>	<b>2</b>	<b>2</b>
Republic of Crimea	2	–	–	3	1	1
Sevastopol	2	–	–	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

	Q1, 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	7
1	2	3	4	5	6	7	
THE RUSSIAN FEDERATION	556	531,377.57	533	449,084.36	23	82,293.21	
CENTRAL FEDERAL DISTRICT	303	395,453.34	287	337,060.13	16	58,393.21	
Belgorod Region	1	0.01	1	0.01	–	–	
Bryansk Region	3	3.42	3	3.42	–	–	
Vladimir Region	4	120.61	4	120.61	–	–	
Voronezh Region	8	1,214.00	8	1,214.00	–	–	
Ivanovo Region	1	0.01	1	0.01	–	–	
Kaluga Region	4	892.87	4	892.87	–	–	
Kostroma Region	3	0.28	3	0.28	–	–	
Kursk Region	1	0.01	1	0.01	–	–	
Lipetsk Region	5	55.45	5	55.45	–	–	
Moscow Region	38	80,540.34	38	80,540.34	–	–	
Orel Region	3	11.87	3	11.87	–	–	
Ryazan Region	3	33.11	3	33.11	–	–	
Smolensk Region	3	86.59	3	86.59	–	–	
Tambov Region	2	100.02	2	100.02	–	–	
Tver Region	2	91.00	2	91.00	–	–	
Tula Region	4	1,610.56	4	1,610.56	–	–	
Yaroslavl Region	4	100.46	4	100.46	–	–	
Moscow	214	310,592.73	198	252,199.52	16	58,393.21	
NORTH-WESTERN FEDERAL DISTRICT	51	33,663.50	51	33,663.50	–	–	
Republic of Karelia	–	–	–	–	–	–	
Republic of Komi	2	0.10	2	0.10	–	–	
Arkhangelsk Region	2	31.97	2	31.97	–	–	
Nenets Autonomous Area	–	–	–	–	–	–	
Arkhangelsk Region, excluding Nenets Autonomous Area	2	31.97	2	31.97	–	–	
Vologda Region	3	1,925.22	3	1,925.22	–	–	
Kaliningrad Region	3	225.12	3	225.12	–	–	

Table 6.2.10 (cont.)

1	2	3	4	5	6	7
Leningrad Region	3	206.69	3	206.69	-	-
Murmansk Region	3	255.88	3	255.88	-	-
Novgorod Region	-	-	-	-	-	-
Pskov Region	2	34.05	2	34.05	-	-
Saint Petersburg	33	30,984.47	33	30,984.47	-	-
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>15</b>	<b>45,227.85</b>	<b>14</b>	<b>43,327.85</b>	<b>1</b>	<b>1,900.00</b>
Republic of Adygeya (Adygeya)	1	0.01	1	0.01	-	-
Republic of Kalmykia	-	-	-	-	-	-
Krasnodar Territory	8	42,852.88	8	42,852.88	-	-
Astrakhan Region	1	467.00	1	467.00	-	-
Volgograd Region	1	1,900.00	-	-	1	1,900.00
Rostov Region	4	7.96	4	7.96	-	-
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>4</b>	<b>390.46</b>	<b>4</b>	<b>390.46</b>	<b>-</b>	<b>-</b>
Republic of Dagestan	-	-	-	-	-	-
Republic of Ingushetia	-	-	-	-	-	-
Kabardino-Balkar Republic	1	340.00	1	340.00	-	-
Karachay-Cherkess Republic	-	-	-	-	-	-
Republic of North Ossetia – Alania	-	-	-	-	-	-
Chechen Republic	1	-	1	-	-	-
Stavropol Territory	2	50.46	2	50.46	-	-
<b>VOLGA FEDERAL DISTRICT</b>	<b>72</b>	<b>17,807.32</b>	<b>71</b>	<b>15,807.32</b>	<b>1</b>	<b>2,000.00</b>
Republic of Bashkortostan	10	259.26	10	259.26	-	-
Mari El Republic	3	15.57	3	15.57	-	-
Republic of Mordovia	1	0.15	1	0.15	-	-
Republic of Tatarstan (Tatarstan)	13	8,332.02	13	8,332.02	-	-
Udmurt Republic	3	2,464.49	3	2,464.49	-	-
Chuvash Republic – Chuvashia	3	2.48	3	2.48	-	-
Perm Territory	2	865.67	2	865.67	-	-
Kirov Region	1	2.60	1	2.60	-	-
Nizhny Novgorod Region	6	3,440.18	5	1,440.18	1	2,000.00
Orenburg Region	4	7.92	4	7.92	-	-
Penza Region	3	1.30	3	1.30	-	-
Samara Region	11	1,861.56	11	1,861.56	-	-
Saratov Region	5	1.21	5	1.21	-	-
Ulyanovsk Region	7	552.91	7	552.91	-	-

Table 6.2.10 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	37	6,200.35	37	6,200.35	–	–
Kurgan Region	1	44.00	1	44.00	–	–
Sverdlovsk Region	15	2,326.76	15	2,326.76	–	–
Tyumen Region	15	3,532.84	15	3,532.84	–	–
Khanty-Mansi Autonomous Area – Yugra	7	2,416.16	7	2,416.16	–	–
Yamal-Nenets Autonomous Area	2	137.10	2	137.10	–	–
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	6	979.58	6	979.58	–	–
Chelyabinsk Region	6	296.75	6	296.75	–	–
SIBERIAN FEDERAL DISTRICT	48	26,991.11	43	6,991.11	5	20,000.00
Altai Republic	1	39.00	1	39.00	–	–
Republic of Buryatia	1	170.00	1	170.00	–	–
Republic of Tuva	1	28.35	1	28.35	–	–
Republic of Khakassia	1	0.01	1	0.01	–	–
Altai Territory	5	2,169.76	5	2,169.76	–	–
Trans-Baikal Territory	2	22.58	2	22.58	–	–
Krasnoyarsk Territory	2	64.22	2	64.22	–	–
Irkutsk Region	10	21,627.01	5	1,627.01	5	20,000.00
Kemerovo Region	1	1.00	1	1.00	–	–
Novosibirsk Region	13	855.21	13	855.21	–	–
Omsk Region	4	120.56	4	120.56	–	–
Tomsk Region	7	1,893.41	7	1,893.41	–	–
FAR-EASTERN FEDERAL DISTRICT	22	5,517.53	22	5,517.53	–	–
Republic of Sakha (Yakutia)	6	1,244.47	6	1,244.47	–	–
Kamchatka Territory	2	3.65	2	3.65	–	–
Primorye Territory	7	2,469.03	7	2,469.03	–	–
Khabarovsk Territory	3	1,190.39	3	1,190.39	–	–
Amur Region	1	9.94	1	9.94	–	–
Magadan Region	–	–	–	–	–	–
Sakhalin Region	3	600.05	3	600.05	–	–
Jewish Autonomous Region	–	–	–	–	–	–
Chukotka Autonomous Area	–	–	–	–	–	–
CRIMEA FEDERAL DISTRICT	4	126.11	4	126.11	–	–
Republic of Crimea	3	47.68	3	47.68	–	–
Sevastopol	1	78.43	1	78.43	–	–

## 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)

	31.05.2016																				
	customer funds, total		funds of organizations								of which	deposits of legal entities <sup>2</sup>		individual deposits							
			public organizations				non-public organizations				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	in rubles	in foreign currency		in rubles	in foreign currency								
2	3	4	5	6	7	8	9	10	11												
1																					
THE RUSSIAN FEDERATION	32,778,863	18,457,353	616,123	135,395	5,927,487	3,187,072	7,294,002	5,037,593	7,294,002	5,037,593	16,846,688	6,177,303									
CENTRAL FEDERAL DISTRICT	18,688,744	15,011,940	379,925	124,961	3,927,149	2,633,558	5,358,554	4,351,266	5,358,554	4,351,266	7,375,969	4,142,516									
Belgorod Region	184,684	102,719	1,336	12	21,010	2,486	17,491	54,299	17,491	54,299	140,734	41,953									
Bryansk Region	95,210	29,515	1,528	0	7,925	923	4,437	18,939	4,437	18,939	79,638	9,606									
Vladimir Region	168,624	26,880	2,265	120	21,281	2,919	9,292	2,302	9,292	2,302	132,978	20,353									
Voronezh Region	321,736	54,118	6,146	9	35,569	4,616	34,098	8,265	34,098	8,265	238,638	39,807									
Ivanovo Region	98,755	21,305	475	0	7,619	1,279	4,998	365	4,998	365	83,883	19,394									
Kaluga Region	160,309	22,053	2,238	14	16,457	3,123	16,225	3,963	16,225	3,963	102,592	14,461									
Kostroma Region	115,208	7,831	839	0	4,615	760	7,897	1,270	7,897	1,270	54,819	5,017									
Kursk Region	101,261	35,640	779	305	8,445	807	9,400	24,325	9,400	24,325	79,284	8,920									
Lipetsk Region	131,683	37,399	1,507	1	10,517	2,804	18,347	21,920	18,347	21,920	99,532	11,325									
Moscow Region	1,242,309	330,385	13,983	984	149,076	76,340	60,041	58,678	60,041	58,678	999,588	191,948									
Orel Region	74,576	6,594	851	0	7,612	458	5,205	943	5,205	943	59,235	5,085									
Ryazan Region	135,154	18,963	945	549	16,000	2,546	11,775	3,709	11,775	3,709	104,318	11,488									
Smolensk Region	95,614	16,583	1,590	30	15,713	2,304	5,101	2,863	5,101	2,863	71,579	10,917									
Tambov Region	89,386	7,959	1,508	18	8,100	589	6,777	383	6,777	383	68,532	5,886									
Tver Region	133,399	19,777	638	0	14,337	1,145	7,162	1,996	7,162	1,996	109,350	14,498									
Tula Region	186,497	28,098	2,136	61	31,390	7,082	16,611	2,974	16,611	2,974	133,999	17,314									
Yaroslavl Region	177,678	36,649	3,829	24	16,892	2,663	11,605	3,509	11,605	3,509	141,704	29,618									
Moscow	15,176,661	14,209,472	337,334	122,856	3,534,591	2,520,715	5,112,092	4,140,562	5,112,092	4,140,562	4,675,566	3,684,924									

Table 6.3.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	3,317,110	1,175,506	48,107	5,571	578,439	199,446	579,882	199,695	1,969,129	697,839
Republic of Karelia	66,477	7,783	577	12	4,571	855	3,448	72	56,555	6,755
Republic of Komi	114,328	13,277	258	0	6,465	924	4,869	794	100,325	11,333
Arkhangelsk Region	164,836	16,061	1,490	12	31,113	1,426	6,364	1,454	123,463	13,007
Nenets Autonomous Area	8,526	550	192	0	653	22	581	185	6,907	342
Arkhangelsk Region, excluding Nenets Autonomous Area	156,309	15,511	1,299	12	30,461	1,403	5,783	1,269	116,556	12,665
Vologda Region	131,761	53,002	1,591	0	12,408	3,692	8,759	30,973	105,321	17,732
Kaliningrad Region	139,909	51,787	1,993	1,022	20,884	7,674	8,846	3,440	105,772	37,942
Leningrad Region	182,961	25,935	651	0	13,566	7,049	44,775	4,910	122,638	12,279
Murmansk Region	143,396	24,852	1,765	59	8,787	6,942	8,450	708	122,751	17,118
Novgorod Region	57,824	8,721	731	0	6,389	2,049	4,448	190	45,405	6,348
Pskov Region	55,163	7,360	725	0	4,478	980	6,048	1,138	43,294	5,182
Saint Petersburg	2,260,456	966,727	38,327	4,465	469,778	167,855	483,876	156,016	1,143,605	570,144
SOUTHERN FEDERAL DISTRICT	1,472,645	264,356	31,341	1,361	166,315	39,075	102,554	27,849	1,116,094	189,641
Republic of Adygeya (Adygeya)	19,997	1,107	71	0	1,260	39	598	6	17,528	1,060
Republic of Kalmykia	8,408	644	100	0	554	9	202	0	7,322	635
Krasnodar Territory	662,004	127,149	14,730	242	63,468	12,594	49,163	17,556	498,014	96,074
Astrakhan Region	75,257	10,497	2,560	29	6,092	2,042	1,702	434	63,386	7,915
Volgograd Region	236,308	35,069	4,194	301	30,678	6,014	13,973	760	182,909	26,584
Rostov Region	470,671	89,890	9,687	789	64,263	18,377	36,916	9,093	346,935	57,373
NORTH CAUCASIAN FEDERAL DISTRICT	406,733	48,084	7,652	17	44,027	5,264	32,345	3,756	312,504	34,243
Republic of Dagestan	57,717	3,387	356	0	6,593	225	1,278	595	48,136	2,551
Republic of Ingushetia	5,870	388	38	0	1,748	100	361	0	3,655	287
Kabardino-Balkar Republic	33,611	4,600	487	1	3,549	242	1,533	325	27,371	2,776
Karachay-Cherkess Republic	14,683	876	304	0	1,273	24	528	3	12,223	827
Republic of North Ossetia – Alania	34,748	2,283	464	1	2,909	104	907	0	29,987	2,052
Chechen Republic	24,396	3,909	901	3	5,836	2,004	7,963	287	9,358	402
Stavropol Territory	235,707	32,641	5,103	11	22,119	2,564	19,774	2,547	181,773	25,348



Table 6.3.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	3,737,435	836,939	56,870	415	532,282	174,845	504,461	144,870	2,529,700	465,473
Republic of Bashkortostan	439,191	70,926	5,172	65	38,097	7,466	94,615	16,818	272,241	43,669
Mari El Republic	54,012	5,093	494	8	4,126	540	5,701	1,032	39,841	3,429
Republic of Mordovia	61,783	5,048	1,359	18	5,558	320	4,615	591	49,136	4,010
Republic of Tatarstan (Tatarstan)	779,715	194,970	14,449	113	161,665	20,487	175,408	54,273	405,665	89,595
Udmurt Republic	184,739	22,152	1,247	2	41,065	5,966	33,321	325	106,227	13,248
Chuvash Republic – Chuvashia	108,061	14,490	469	0	12,210	1,075	7,479	1,187	86,254	11,217
Perm Territory	311,767	145,760	2,712	15	36,293	78,919	27,820	16,860	237,832	49,566
Kirov Region	117,698	10,045	1,591	0	13,894	763	9,387	961	89,209	8,231
Nizhny Novgorod Region	491,944	89,576	14,119	159	75,752	10,502	42,046	7,287	350,810	61,538
Orenburg Region	172,979	23,230	2,819	1	18,178	2,824	15,030	1,337	133,393	18,849
Penza Region	117,185	10,825	2,322	0	12,327	1,891	6,602	479	93,372	7,878
Samara Region	542,002	195,339	3,238	6	71,670	37,094	64,472	41,343	383,145	114,762
Saratov Region	237,571	37,865	5,461	28	23,323	5,059	12,402	2,336	190,962	29,953
Ulyanovsk Region	118,788	11,619	1,421	1	18,124	1,940	5,564	37	91,612	9,528
URALS FEDERAL DISTRICT	1,994,996	489,901	25,317	730	310,244	42,838	306,525	98,208	1,305,127	332,647
Kurgan Region	52,539	3,975	1,148	2	4,321	290	4,194	218	41,373	3,444
Sverdlovsk Region	703,172	134,955	12,548	191	108,990	24,251	75,721	8,708	488,326	100,029
Tyumen Region	840,357	242,439	4,093	26	146,356	6,261	189,534	47,595	487,841	179,125
Khanty-Mansi Autonomous Area – Yugra	375,778	156,555	662	11	34,226	4,332	97,804	1,039	236,563	141,879
Yamal-Nenets Autonomous Area	124,131	10,674	812	0	22,618	28	7,779	3,509	91,043	7,134
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	340,448	75,210	2,619	15	89,512	1,900	83,950	43,047	160,234	30,112
Chelyabinsk Region	398,927	108,533	7,528	510	50,576	12,036	37,076	41,687	287,587	50,049
SIBERIAN FEDERAL DISTRICT	1,930,756	360,784	36,220	2,040	227,129	52,828	172,501	96,093	1,445,123	202,727
Altai Republic	7,956	382	142	0	540	64	489	10	6,592	301
Republic of Buryatia	51,945	15,523	1,021	5	9,036	590	1,432	9,923	38,467	4,763
Republic of Tuva	7,522	241	134	0	457	44	209	0	6,319	197
Republic of Khakassia	33,660	2,445	660	0	2,503	75	1,092	0	27,464	2,318
Altai Territory	168,407	26,722	2,441	5	18,011	3,738	13,669	6,542	130,661	16,159
Trans-Baikal Territory	64,392	3,937	844	0	4,717	332	2,920	424	54,106	3,171
Krasnoyarsk Territory	324,618	40,390	10,718	1,206	49,872	4,512	20,980	1,780	230,486	31,524

Table 6.3.1 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Irkutsk Region	266,597	89,568	3,704	53	26,851	4,810	38,454	57,902	192,192	26,166
Kemerovo Region	243,025	41,848	2,595	0	18,879	4,572	20,291	6,962	197,699	29,011
Novosibirsk Region	439,108	93,449	7,968	481	63,864	30,348	37,294	7,768	319,412	53,221
Omsk Region	188,287	25,837	2,889	0	18,614	1,782	14,246	1,951	148,396	21,301
Tomsk Region	135,239	20,442	3,106	291	13,786	1,962	21,426	2,830	93,329	14,595
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>1,143,254</b>	<b>261,352</b>	<b>22,567</b>	<b>297</b>	<b>124,887</b>	<b>38,680</b>	<b>233,131</b>	<b>115,617</b>	<b>737,276</b>	<b>105,272</b>
Republic of Sakha (Yakutia)	128,820	9,422	3,229	93	16,585	682	20,012	3,664	84,004	4,942
Kamchatka Territory	71,053	13,017	2,062	0	8,409	3,748	4,737	1,511	54,090	7,752
Primorye Territory	295,971	81,840	4,947	170	45,528	13,137	19,830	25,356	220,105	42,546
Khabarovsk Territory	221,403	99,393	2,607	19	18,121	3,842	17,247	69,096	179,596	26,064
Amur Region	84,999	8,416	1,560	14	6,788	1,249	7,832	381	66,006	6,446
Magadan Region	43,753	13,082	437	2	2,930	1,717	8,307	7,877	30,936	3,458
Sakhalin Region	272,052	34,698	5,334	0	24,652	14,225	154,231	7,523	83,182	12,913
Jewish Autonomous Region	11,357	1,104	163	0	608	76	131	139	10,154	847
Chukotka Autonomous Area	13,847	378	2,229	0	1,265	3	801	71	9,203	304
<b>CRIMEA FEDERAL DISTRICT</b>	<b>87,190</b>	<b>8,491</b>	<b>8,124</b>	<b>4</b>	<b>17,015</b>	<b>539</b>	<b>4,051</b>	<b>239</b>	<b>55,767</b>	<b>6,945</b>
Republic of Crimea	68,258	6,121	7,516	2	13,499	472	3,072	171	42,460	4,740
Sevastopol	18,932	2,370	608	2	3,516	67	978	67	13,307	2,205
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>16,007</b>	<b>49,899</b>	<b>0</b>	<b>4</b>	<b>4,044</b>	<b>31,938</b>	<b>11,377</b>	<b>6,526</b>	<b>576</b>	<b>7,052</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	31.05.2016		
	total	in rubles	in foreign currency
2	3	4	
THE RUSSIAN FEDERATION	283,796	271,724	12,072
<b>CENTRAL FEDERAL DISTRICT</b>	<b>86,411</b>	<b>80,761</b>	<b>5,650</b>
Belgorod Region	2,934	2,798	136
Bryansk Region	1,500	1,469	31
Vladimir Region	2,531	2,499	32
Voronezh Region	4,554	4,408	146
Ivanovo Region	1,653	1,544	108
Kaluga Region	1,599	1,504	95
Kostroma Region	2,434	1,654	779
Kursk Region	3,433	3,263	170
Lipetsk Region	1,708	1,679	29
Moscow Region	10,477	10,270	207
Orel Region	1,272	1,251	22
Ryazan Region	1,936	1,928	8
Smolensk Region	1,325	1,298	27
Tambov Region	1,772	1,761	11
Tver Region	1,355	1,338	17
Tula Region	2,109	2,069	41
Yaroslavl Region	2,056	1,942	114
Moscow	41,763	38,086	3,677
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>26,537</b>	<b>25,052</b>	<b>1,485</b>
Republic of Karelia	1,326	1,262	64
Republic of Komi	2,095	2,090	5
Arkhangelsk Region	2,297	2,274	23
Nenets Autonomous Area	186	186	0
Arkhangelsk Region, excluding Nenets Autonomous Area	2,111	2,088	23
Vologda Region	2,049	1,841	208
Kaliningrad Region	2,250	2,107	143
Leningrad Region	1,283	1,198	85
Murmansk Region	1,071	1,048	23
Novgorod Region	825	752	73
Pskov Region	593	568	25
Saint Petersburg	12,749	11,911	837
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>32,142</b>	<b>31,064</b>	<b>1,078</b>
Republic of Adygeya (Adygeya)	496	495	1
Republic of Kalmykia	211	211	0
Krasnodar Territory	15,964	15,557	408
Astrakhan Region	1,446	1,383	63
Volgograd Region	3,661	3,535	127
Rostov Region	10,362	9,883	479
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>7,924</b>	<b>7,660</b>	<b>264</b>
Republic of Daghestan	1,104	1,094	10
Republic of Ingushetia	64	64	0
Kabardino-Balkar Republic	610	607	3
Karachay-Cherkess Republic	341	341	0
Republic of North Ossetia – Alania	441	435	6
Chechen Republic	167	166	1
Stavropol Territory	5,197	4,953	244

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

1	2	3	4
<b>VOLGA FEDERAL DISTRICT</b>	<b>45,018</b>	<b>44,023</b>	<b>995</b>
Republic of Bashkortostan	4,285	4,249	36
Mari El Republic	736	679	57
Republic of Mordovia	724	720	5
Republic of Tatarstan (Tatarstan)	5,691	5,522	169
Udmurt Republic	2,625	2,577	48
Chuvash Republic – Chuvashia	1,399	1,368	31
Perm Territory	6,616	6,479	138
Kirov Region	3,177	3,126	51
Nizhny Novgorod Region	4,827	4,692	135
Orenburg Region	3,297	3,245	52
Penza Region	2,278	2,261	17
Samara Region	2,875	2,824	51
Saratov Region	4,498	4,388	110
Ulyanovsk Region	1,990	1,894	95
<b>URALS FEDERAL DISTRICT</b>	<b>27,461</b>	<b>26,919</b>	<b>542</b>
Kurgan Region	1,466	1,445	20
Sverdlovsk Region	8,895	8,653	242
Tyumen Region	8,809	8,798	11
Khanty-Mansi Autonomous Area – Yugra	4,535	4,533	2
Yamal-Nenets Autonomous Area	1,659	1,657	2
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	2,615	2,608	7
Chelyabinsk Region	8,291	8,022	269
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>33,185</b>	<b>31,953</b>	<b>1,232</b>
Altai Republic	184	177	7
Republic of Buryatia	1,793	1,763	30
Republic of Tuva	381	381	0
Republic of Khakassia	1,327	1,321	5
Altai Territory	3,199	3,174	25
Trans-Baikal Territory	1,770	1,761	9
Krasnoyarsk Territory	4,847	4,627	220
Irkutsk Region	5,117	4,899	217
Kemerovo Region	2,858	2,829	29
Novosibirsk Region	5,504	5,090	414
Omsk Region	4,070	3,860	210
Tomsk Region	2,136	2,071	64
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>22,923</b>	<b>22,121</b>	<b>802</b>
Republic of Sakha (Yakutia)	4,479	4,458	21
Kamchatka Territory	1,673	1,666	7
Primorye Territory	4,931	4,510	421
Khabarovsk Territory	3,277	3,115	162
Amur Region	2,776	2,671	105
Magadan Region	1,063	1,057	7
Sakhalin Region	4,039	4,002	37
Jewish Autonomous Region	340	298	42
Chukotka Autonomous Area	345	345	0
<b>CRIMEA FEDERAL DISTRICT</b>	<b>2,195</b>	<b>2,172</b>	<b>24</b>
Republic of Crimea	1,698	1,684	14
Sevastopol	497	487	10

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	31.05.2016			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
THE RUSSIAN FEDERATION	25,822.9	159.6	60,562.3	784.4
<b>CENTRAL FEDERAL DISTRICT</b>	<b>24,529.8</b>	<b>89.2</b>	<b>55,676.2</b>	<b>758.2</b>
Belgorod Region	7.9	0.0	0.3	4.0
Bryansk Region	8.4	0.0	9.6	0.0
Vladimir Region	10.7	0.0	1.1	7.3
Voronezh Region	14.3	0.0	13.0	8.6
Ivanovo Region	12.7	0.0	2.7	0.0
Kaluga Region	10.1	0.0	17.1	0.0
Kostroma Region	6.6	0.1	0.7	0.0
Kursk Region	7.1	0.0	0.0	0.0
Lipetsk Region	8.1	0.0	3.4	0.0
Moscow Region	460.4	0.0	251.6	0.0
Orel Region	4.7	0.0	0.0	0.0
Ryazan Region	8.1	0.0	0.0	0.0
Smolensk Region	2.7	0.0	19.1	0.0
Tambov Region	3.4	0.0	0.0	0.0
Tver Region	14.5	0.0	0.0	0.0
Tula Region	8.4	0.0	0.0	0.0
Yaroslavl Region	9.4	0.4	11.0	0.0
Moscow	23,932.3	88.7	55,346.6	738.3
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>86.3</b>	<b>1.7</b>	<b>408.7</b>	<b>0.5</b>
Republic of Karelia	2.0	1.5	1.0	0.0
Republic of Komi	14.0	0.0	15.1	0.0
Arkhangelsk Region	13.4	0.0	10.9	0.0
Nenets Autonomous Area	2.3	0.0	0.3	0.0
Arkhangelsk Region, excluding Nenets Autonomous Area	11.2	0.0	10.6	0.0
Vologda Region	3.8	0.3	15.8	0.0
Kaliningrad Region	2.7	0.0	10.1	0.0
Leningrad Region	7.0	0.0	0.0	0.0
Murmansk Region	1.7	0.0	0.0	0.0
Novgorod Region	3.3	0.0	0.0	0.5
Pskov Region	1.4	0.0	0.0	0.0
Saint Petersburg	37.0	0.0	355.7	0.0
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>136.3</b>	<b>0.4</b>	<b>32.8</b>	<b>0.5</b>
Republic of Adygeya (Adygeya)	0.4	0.0	0.0	0.0
Republic of Kalmykia	2.5	0.0	0.0	0.0
Krasnodar Territory	56.2	0.0	24.6	0.5
Astrakhan Region	8.0	0.1	0.2	0.0
Volgograd Region	33.4	0.0	0.0	0.0
Rostov Region	35.9	0.4	8.0	0.0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>379.1</b>	<b>0.3</b>	<b>155.8</b>	<b>0.0</b>
Republic of Daghestan	212.6	0.2	0.0	0.0
Republic of Ingushetia	0.7	0.0	0.0	0.0
Kabardino-Balkar Republic	1.6	0.0	0.0	0.0
Karachay-Cherkess Republic	4.3	0.0	0.0	0.0
Republic of North Ossetia – Alania	8.7	0.0	0.0	0.0
Chechen Republic	133.6	0.0	0.0	0.0
Stavropol Territory	17.6	0.1	155.8	0.0

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

1	2	3	4	5
<b>VOLGA FEDERAL DISTRICT</b>	<b>216.1</b>	<b>0.3</b>	<b>3,492.4</b>	<b>0.0</b>
Republic of Bashkortostan	8.7	0.0	58.7	0.0
Mari El Republic	9.0	0.0	0.6	0.0
Republic of Mordovia	2.5	0.0	224.3	0.0
Republic of Tatarstan (Tatarstan)	32.6	0.0	2,991.3	0.0
Udmurt Republic	14.3	0.0	7.7	0.0
Chuvash Republic – Chuvashia	10.6	0.0	1.7	0.0
Perm Territory	16.4	0.3	68.9	0.0
Kirov Region	7.7	0.0	17.5	0.0
Nizhny Novgorod Region	33.4	0.0	77.0	0.0
Orenburg Region	16.9	0.0	17.5	0.0
Penza Region	4.7	0.0	24.9	0.0
Samara Region	29.2	0.0	2.2	0.0
Saratov Region	23.4	0.0	0.0	0.0
Ulyanovsk Region	6.5	0.0	0.0	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>84.3</b>	<b>67.3</b>	<b>388.9</b>	<b>0.1</b>
Kurgan Region	11.1	0.0	0.0	0.0
Sverdlovsk Region	24.4	1.3	106.8	0.0
Tyumen Region	30.5	66.0	255.4	0.1
Khanty-Mansi Autonomous Area – Yugra	8.7	0.0	105.9	0.0
Yamal-Nenets Autonomous Area	4.3	0.0	119.7	0.1
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	17.5	66.0	29.8	0.0
Chelyabinsk Region	18.2	0.0	26.6	0.0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>192.0</b>	<b>0.0</b>	<b>90.4</b>	<b>0.0</b>
Altai Republic	3.1	0.0	0.0	0.0
Republic of Buryatia	5.4	0.0	0.0	0.0
Republic of Tuva	5.0	0.0	0.0	0.0
Republic of Khakassia	5.0	0.0	0.0	0.0
Altai Territory	21.0	0.0	0.2	0.0
Trans-Baikal Territory	25.0	0.0	0.0	0.0
Krasnoyarsk Territory	21.9	0.0	0.1	0.0
Irkutsk Region	34.2	0.0	17.6	0.0
Kemerovo Region	14.6	0.0	0.0	0.0
Novosibirsk Region	29.6	0.0	70.1	0.0
Omsk Region	20.6	0.0	0.6	0.0
Tomsk Region	6.6	0.0	1.9	0.0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>196.0</b>	<b>0.3</b>	<b>183.5</b>	<b>25.2</b>
Republic of Sakha (Yakutia)	135.9	0.0	81.6	0.0
Kamchatka Territory	13.4	0.0	0.0	0.0
Primorye Territory	16.0	0.2	20.9	0.0
Khabarovsk Territory	4.6	0.0	2.4	0.0
Amur Region	11.8	0.0	9.4	0.0
Magadan Region	4.5	0.0	0.3	25.0
Sakhalin Region	8.7	0.2	68.9	0.2
Jewish Autonomous Region	0.9	0.0	0.0	0.0
Chukotka Autonomous Area	0.3	0.0	0.0	0.0
<b>CRIMEA FEDERAL DISTRICT</b>	<b>3.0</b>	<b>0.0</b>	<b>133.6</b>	<b>0.0</b>
Republic of Crimea	1.5	0.0	126.5	0.0
Sevastopol	1.4	0.0	7.1	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>

31.05.2016  
(millions of rubles)

	of which													for settlement finality
	total	3	4	5	6	7	8	9	10	11	12	13		
1	2	3	4	5	6	7	8	9	10	11	12	13		
THE RUSSIAN FEDERATION	11,502,821	500,280	394,213	2,938,821	370,723	296,898	427,450	472,848	2,542,245	529,060	1,362,991	2,061,504		
CENTRAL FEDERAL DISTRICT	6,631,710	215,718	141,519	1,644,675	95,978	112,087	223,848	247,554	1,538,567	385,642	1,196,116	971,526		
Belgorod Region	54,484	850	0	14,219	39	16,199	2,534	851	8,204	555	675	10,357		
Bryansk Region	29,462	10	0	11,786	0	7,264	182	53	3,875	195	245	5,851		
Vladimir Region	149,313	24	0	124,391	4,369	768	854	136	6,870	882	618	10,401		
Voronezh Region	81,275	541	0	14,334	112	18,115	2,913	2,232	18,960	2,624	7,678	13,767		
Ivanovo Region	17,188	0	0	3,339	1,191	95	313	92	4,592	1,010	247	6,310		
Kaluga Region	43,006	0	0	20,131	2,554	967	2,782	414	8,052	931	774	6,400		
Kostroma Region	13,252	63	0	2,153	16	225	44	51	6,989	67	307	3,338		
Kursk Region	37,736	2	2	11,601	664	11,876	660	115	8,231	347	116	4,123		
Lipetsk Region	43,351	0	0	13,526	441	11,374	903	90	6,291	1,339	1,058	8,329		
Moscow Region	951,432	1,468	1,265	191,304	18,895	5,902	23,298	5,106	309,867	35,442	74,619	285,532		
Orel Region	28,700	0	0	3,235	467	4,664	848	519	12,509	247	240	5,971		
Ryazan Region	28,132	64	4	9,370	100	4,038	1,051	218	7,130	131	235	5,795		
Smolensk Region	23,038	9	0	15,382	177	162	327	128	2,577	170	84	4,024		
Tambov Region	28,281	0	0	10,217	2,075	5,223	1,210	206	3,673	391	27	5,260		
Tver Region	20,356	98	0	7,145	133	3,843	33	32	4,445	650	214	3,763		
Tula Region	212,436	84	0	154,636	13,974	2,691	1,439	210	9,194	12,980	5,521	11,707		
Yaroslavl Region	80,956	2	0	26,726	2,269	1,122	1,408	2,017	7,291	711	28,499	10,911		
Moscow	4,789,312	212,503	140,247	1,011,180	48,503	17,559	183,050	235,083	1,109,816	326,971	1,074,959	569,688		

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	1,010,826	5,111	1,773	233,735	33,057	9,745	66,732	143,221	167,837	21,424	50,377	279,586
Republic of Karelia	27,805	1,091	123	6,977	863	193	650	92	1,906	348	692	14,994
Republic of Komi	15,011	1,495	1,456	2,944	1,938	111	1,895	330	1,972	227	392	3,708
Arkhangelsk Region	27,093	31	0	7,718	286	161	308	1,133	5,863	602	308	10,685
Nenets Autonomous Area	11	0	0	0	0	0	0	4	4	0	0	3
Arkhangelsk Region, excluding Nenets Autonomous Area	27,082	31	0	7,718	286	161	308	1,130	5,858	602	308	10,682
Vologda Region	29,453	0	0	5,304	1,710	746	624	536	7,784	295	1,021	11,433
Kaliningrad Region	33,956	10	0	9,373	1,165	4,345	636	685	9,263	946	592	6,942
Leningrad Region	84,077	229	192	17,758	3,772	2,205	18,249	403	13,380	1,514	10,622	15,946
Murmansk Region	16,207	2,100	0	314	2,776	17	204	633	2,352	1,065	1,163	5,583
Novgorod Region	16,785	1	0	4,888	1,488	1,206	317	24	3,395	891	41	4,534
Pskov Region	5,718	4	2	1,235	1,147	301	500	68	647	64	71	1,681
Saint Petersburg	754,721	151	0	177,224	17,912	461	43,349	139,317	121,277	15,473	35,476	204,081
SOUTHERN FEDERAL DISTRICT	728,991	2,379	1,908	139,714	14,060	55,145	23,228	18,353	309,458	11,753	13,936	140,967
Republic of Adygeya (Adygeya)	8,932	0	0	2,583	1	2,117	839	93	602	811	602	1,285
Republic of Kalmykia	332	1	1	2	0	44	154	14	83	0	4	29
Krasnodar Territory	461,770	21	17	49,722	7,246	32,173	10,434	16,202	249,690	5,078	7,566	83,641
Astrakhan Region	6,334	32	32	774	200	1,380	946	19	1,298	672	99	914
Volgograd Region	58,444	300	18	18,701	110	6,681	2,278	786	11,868	1,084	2,553	14,082
Rostov Region	193,179	2,025	1,840	67,932	6,502	12,750	8,578	1,239	45,917	4,108	3,112	41,017
NORTH CAUCASIAN FEDERAL DISTRICT	81,415	43	28	22,003	3,709	14,327	3,529	288	18,171	1,524	410	17,411
Republic of Dagestan	3,503	0	0	392	0	81	864	4	811	1	17	1,333
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	6,958	0	0	4,571	0	802	64	44	1,345	2	12	119
Karachay-Cherkess Republic	8,727	0	0	2,053	1,242	527	337	9	4,395	2	7	155
Republic of North Ossetia – Alania	3,650	43	28	1,671	0	583	680	15	338	80	12	229
Chechen Republic	2,643	0	0	158	0	1,749	121	7	448	11	39	110
Stavropol Territory	55,933	0	0	13,157	2,467	10,585	1,464	210	10,834	1,428	324	15,465
VOLGA FEDERAL DISTRICT	1,444,992	23,707	14,506	605,584	110,555	60,208	46,893	21,391	217,477	64,136	36,831	258,210
Republic of Bashkortostan	142,412	2,186	1,779	52,847	3,560	9,415	6,812	2,244	21,939	3,617	5,200	34,590
Mari El Republic	9,041	10	0	1,425	486	1,368	570	47	1,767	23	42	3,304
Republic of Mordovia	15,746	130	0	4,224	9	3,877	732	49	3,144	508	332	2,740



Table 6.4.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	476,765	11,032	10,944	303,130	3,652	13,130	11,017	4,036	42,718	26,326	17,238	44,486
Udmurt Republic	36,063	13	13	9,452	232	4,306	594	411	5,810	2,560	1,759	10,926
Chuvash Republic – Chuvashia	20,201	0	0	8,633	40	483	1,649	136	2,755	384	384	5,737
Perm Territory	78,950	117	117	26,453	1,267	5,667	2,119	2,355	19,598	3,326	1,529	16,518
Kirov Region	20,304	0	0	5,472	527	1,020	693	583	3,905	546	321	7,237
Nizhny Novgorod Region	271,248	180	129	101,290	14,136	3,296	5,848	2,811	40,429	11,430	1,254	90,573
Orenburg Region	49,386	8,676	255	6,750	215	1,814	2,805	2,424	15,930	903	533	9,334
Penza Region	28,552	27	0	8,158	2,568	7,112	1,217	736	4,144	604	183	3,803
Samara Region	211,450	721	701	44,303	81,491	4,113	9,187	5,217	32,853	12,033	5,549	15,983
Saratov Region	54,945	569	567	17,901	2,024	3,914	2,362	159	16,961	963	1,039	9,053
Ulyanovsk Region	29,930	45	0	15,546	347	694	1,288	183	5,523	913	1,467	3,924
URALS FEDERAL DISTRICT	591,784	49,882	47,590	175,253	21,815	16,685	30,222	7,795	94,187	19,713	29,393	146,840
Kurgan Region	11,465	11	0	4,265	548	741	439	33	1,178	50	381	3,820
Sverdlovsk Region	266,686	800	0	122,995	12,417	2,400	8,214	4,132	48,836	11,823	9,470	45,600
Tyumen Region	169,878	47,965	47,590	12,658	3,623	5,748	16,797	2,963	17,220	5,558	15,552	41,792
Khanty-Mansi Autonomous Area – Yugra	67,426	38,445	38,070	620	437	820	5,848	1,785	5,074	715	2,809	10,873
Yamal-Nenets Autonomous Area	6,800	899	899	711	0	0	1,728	215	234	78	1,122	1,813
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	95,652	8,621	8,621	11,328	3,186	4,928	9,222	964	11,912	4,765	11,620	29,106
Chelyabinsk Region	143,755	1,106	0	35,335	5,227	7,795	4,772	668	26,954	2,282	3,990	55,628
SIBERIAN FEDERAL DISTRICT	725,763	131,641	123,793	98,641	52,828	19,325	23,602	10,526	149,674	17,920	28,042	193,564
Altai Republic	8,541	0	0	265	1,013	67	196	128	3,976	823	117	1,956
Republic of Buryatia	6,346	157	0	1,332	0	562	753	34	1,434	109	23	1,944
Republic of Tuva	992	477	177	52	40	43	47	30	207	0	9	86
Republic of Khakassia	6,509	786	754	172	2,028	144	208	403	1,599	15	74	1,081
Altai Territory	56,920	4,147	0	12,273	2,651	3,038	1,544	1,015	10,631	597	544	20,481
Trans-Baikal Territory	9,926	958	0	373	1,161	114	418	37	4,943	96	131	1,694
Krasnoyarsk Territory	99,497	770	79	17,067	6,919	3,062	6,960	2,689	21,765	4,457	8,155	27,653
Irkutsk Region	91,019	7,724	6,869	4,504	16,941	2,480	4,441	1,401	20,348	1,314	1,775	30,092
Kemerovo Region	208,717	115,357	115,076	34,312	10,063	734	901	856	12,763	5,029	945	27,756
Novosibirsk Region	120,506	427	0	10,939	9,118	3,249	4,544	2,109	43,366	2,880	13,850	30,024
Omsk Region	53,989	0	0	11,203	1,117	3,525	915	715	15,479	1,806	922	18,308
Tomsk Region	62,802	838	838	6,150	1,777	2,309	2,673	1,108	13,163	795	1,498	32,491

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

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	270,327	71,799	63,097	17,463	38,334	8,938	8,482	23,052	43,202	5,926	7,024	46,108
Republic of Sakha (Yakutia)	97,753	63,720	62,726	1,158	5,986	78	2,129	12,525	3,426	1,825	1,105	5,799
Kamchatka Territory	8,545	0	0	281	1,406	152	309	321	1,814	1,630	909	1,724
Primorye Territory	70,807	360	2	12,508	5,717	4,623	1,989	4,853	16,026	688	2,645	21,399
Khabarovsk Territory	53,424	1,770	0	1,047	20,379	1,833	1,562	3,531	13,121	1,550	2,050	6,581
Amur Region	11,130	900	0	1,974	1,085	2,139	1,008	190	1,712	38	88	1,997
Magadan Region	11,827	4,217	0	238	1,057	11	75	571	3,706	2	99	1,851
Sakhalin Region	12,114	423	369	242	1,626	35	433	732	2,250	193	113	6,069
Jewish Autonomous Region	939	0	0	17	2	67	0	1	151	0	14	687
Chukotka Autonomous Area	3,789	410	0	0	1,077	0	977	328	997	0	1	0
CRIMEA FEDERAL DISTRICT	17,012	0	0	1,753	387	439	916	668	3,672	1,022	862	7,292
Republic of Crimea	13,134	0	0	1,268	122	285	520	648	3,320	943	668	5,361
Sevastopol	3,878	0	0	486	266	154	396	20	353	79	195	1,931

<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/>.  
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)

	31.05.2016												
	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	1,044,323	241,337	28,283	324,968	752	5,638	17,779	39,965	147,258	84,879	169,670	12,077	
CENTRAL FEDERAL DISTRICT	411,387	21,159	640	44,906	531	4,013	17,472	27,428	92,533	56,790	137,334	9,220	
Belgorod Region	662	221	0	303	0	0	0	18	120	0	0	0	
Bryansk Region	1,671	0	0	0	0	1,407	0	0	0	0	264	0	
Vladimir Region	789	0	0	625	0	0	0	0	0	0	0	165	
Voronezh Region	10,226	0	0	8,334	0	1,158	0	0	200	0	534	0	
Ivanovo Region	40	0	0	40	0	0	0	0	0	0	0	0	
Kaluga Region	1,239	0	0	85	0	0	630	0	85	19	0	420	
Kostroma Region	6,217	0	0	173	0	0	0	6,043	0	0	0	0	
Kursk Region	19,421	18,173	0	0	0	1,249	0	0	0	0	0	0	
Lipetsk Region	158	0	0	134	0	24	0	0	0	0	0	0	
Moscow Region	38,683	0	0	4,525	0	77	0	2,469	1,714	17,411	11,704	784	
Orel Region	2,327	0	0	2,082	0	0	0	0	245	0	0	0	
Ryazan Region	96	0	0	0	0	0	0	0	96	0	0	0	
Smolensk Region	5,286	0	0	5,286	0	0	0	0	0	0	0	0	
Tambov Region	183	0	0	21	0	32	0	0	0	130	0	0	
Tver Region	0	0	0	0	0	0	0	0	0	0	0	0	
Tula Region	6,482	0	0	5,858	0	0	0	0	0	0	0	624	
Yaroslavl Region	1,259	0	0	5	0	0	16	0	62	0	1,176	0	
Moscow	316,646	2,766	640	17,434	531	67	16,826	18,898	90,012	39,230	123,656	7,227	



Table 6.4.2 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	4,927	3,515	0	794	0	0	10	0	571	0	0	38
Udmurt Republic	0	0	0	0	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	67	0	0	67	0	0	0	0	0	0	0	0
Perm Territory	29,046	2,613	0	25,729	0	0	0	0	43	0	661	0
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	4,450	0	0	3,112	0	0	0	0	174	0	0	1,163
Orenburg Region	4,729	2,075	238	1,665	0	0	0	176	0	813	0	0
Penza Region	612	0	0	258	0	199	0	0	156	0	0	0
Samara Region	3,710	0	0	3,175	0	0	0	27	508	0	0	0
Saratov Region	4,043	0	0	25	0	0	0	0	4,005	0	13	0
Ulyanovsk Region	10,725	0	0	4,969	0	0	0	5,755	0	0	0	0
URALS FEDERAL DISTRICT	123,244	6,334	3,587	74,709	0	0	0	294	26,296	2,779	12,832	0
Kurgan Region	105	0	0	0	0	0	0	0	105	0	0	0
Sverdlovsk Region	55,739	130	0	46,046	0	0	0	0	0	2,779	6,783	0
Tyumen Region	61,458	3,587	3,587	26,948	0	0	0	294	24,580	0	6,049	0
Khanty-Mansi Autonomous Area – Yugra	3,292	3,292	3,292	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	42	0	0	0	0	0	0	0	0	0	42	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	58,124	295	295	26,948	0	0	0	294	24,580	0	6,007	0
Chelyabinsk Region	5,942	2,617	0	1,714	0	0	0	0	1,611	0	0	0
SIBERIAN FEDERAL DISTRICT	229,831	198,997	21,707	25,554	0	234	0	330	707	3,038	970	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	814	814	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	241	212	0	29	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	3,964	3,080	0	0	0	0	0	0	0	0	884	0
Krasnoyarsk Territory	187,059	173,184	0	11,498	0	0	0	0	4	2,286	86	0
Irkutsk Region	371	0	0	23	0	16	0	330	1	0	0	0
Kemerovo Region	32,363	18,852	18,852	12,445	0	218	0	0	96	752	0	0
Novosibirsk Region	5,009	2,855	2,855	1,558	0	0	0	0	595	0	0	0
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

Table 6.4.2 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	13,347	4,533	0	4,460	0	711	0	224	1,083	451	1,884	0
Republic of Sakha (Yakutia)	1,501	543	0	958	0	0	0	0	0	0	0	0
Kamchatka Territory	3,191	0	0	3,055	0	0	0	135	0	0	0	0
Primorye Territory	2,305	0	0	381	0	0	0	89	1,083	13	739	0
Khabarovsk Territory	1,834	1,071	0	0	0	711	0	0	0	0	51	0
Amur Region	317	0	0	66	0	0	0	0	0	251	0	0
Magadan Region	3,414	2,702	0	0	0	0	0	0	0	0	711	0
Sakhalin Region	569	0	0	0	0	0	0	0	0	187	382	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	216	216	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

<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/>.

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)

	31.05.2016												
	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	21,353,521	1,040,183	845,681	4,607,724	1,052,666	1,438,959	1,621,484	1,263,441	3,556,779	2,989,902	3,602,464	179,918	
CENTRAL FEDERAL DISTRICT	10,983,471	251,112	184,464	1,320,089	391,958	547,433	931,369	685,632	1,836,713	2,094,737	2,853,186	71,243	
Belgorod Region	214,573	3,502	0	69,870	652	105,677	9,650	2,351	14,744	5,426	1,831	869	
Bryansk Region	82,032	10	0	24,023	267	39,145	873	535	8,265	6,711	1,462	742	
Vladimir Region	90,957	56	0	54,143	3,226	10,106	3,073	981	11,197	4,893	2,193	1,088	
Voronezh Region	238,288	1,135	0	49,627	2,218	70,554	5,524	3,436	44,948	42,820	16,464	1,561	
Ivanovo Region	35,749	13	0	10,655	757	1,427	1,229	671	11,472	7,289	1,583	652	
Kaluga Region	136,646	1,394	2	60,273	3,319	21,126	9,100	1,454	13,288	16,998	9,123	571	
Kostroma Region	29,805	42	0	8,991	53	2,097	839	744	11,774	3,384	1,566	315	
Kursk Region	164,275	54,796	0	21,661	371	61,317	2,062	894	19,354	2,156	1,151	513	
Lipetsk Region	107,002	26	0	31,313	467	44,665	3,480	973	12,762	7,994	4,773	548	
Moscow Region	1,261,220	1,603	816	239,579	54,668	33,662	79,665	26,383	302,139	175,883	331,616	16,021	
Orel Region	59,127	3	0	10,826	364	22,431	895	1,127	19,773	1,950	1,166	592	
Ryazan Region	82,191	203	86	36,714	137	20,236	3,122	1,509	13,562	3,845	2,013	847	
Smolensk Region	65,824	9	0	32,348	480	9,709	2,472	1,242	13,751	3,349	1,925	540	
Tambov Region	83,914	0	0	32,363	756	39,555	2,256	1,441	4,878	1,682	483	501	
Tver Region	64,563	177	5	19,985	319	22,255	1,988	1,372	13,687	2,768	1,620	393	
Tula Region	156,311	1,841	2	50,196	28,365	16,312	4,084	2,714	15,553	14,562	21,553	1,130	
Yaroslavl Region	156,213	27	25	59,222	13,792	14,151	5,777	2,688	16,745	7,133	35,396	1,283	
Moscow	7,954,780	186,273	183,528	508,298	281,747	13,006	795,280	635,116	1,288,823	1,785,895	2,417,267	43,075	

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	2,198,492	12,473	5,671	671,024	86,745	78,837	198,845	285,710	442,292	196,014	205,180	21,372
Republic of Karelia	31,157	1,944	466	11,157	2,390	2,519	874	562	3,905	3,340	4,206	260
Republic of Komi	26,625	4,540	4,521	6,203	1,645	568	1,607	1,097	6,472	3,165	923	407
Arkhangelsk Region	114,764	115	16	93,887	1,526	1,674	445	1,965	12,531	1,188	549	884
Nenets Autonomous Area	120	0	0	16	5	0	12	40	39	5	3	0
Arkhangelsk Region, excluding Nenets Autonomous Area	114,644	115	16	93,871	1,521	1,674	433	1,925	12,492	1,183	546	884
Vologda Region	74,764	0	0	40,222	1,832	9,014	1,865	1,094	13,977	2,816	2,898	1,046
Kaliningrad Region	105,978	105	0	40,466	3,620	17,722	4,347	4,139	20,895	5,462	8,261	961
Leningrad Region	200,562	773	193	74,119	14,183	28,657	27,396	3,292	21,796	10,536	18,706	1,102
Murmansk Region	29,146	4,210	0	1,115	1,737	2,002	488	1,114	5,388	4,668	7,921	504
Novgorod Region	35,469	4	0	15,545	556	9,177	1,297	484	6,055	1,329	549	472
Pskov Region	30,164	441	439	5,610	280	2,979	2,000	357	16,103	1,531	656	206
Saint Petersburg	1,549,863	342	35	382,700	58,976	4,525	158,526	271,605	335,170	161,980	160,510	15,530
SOUTHERN FEDERAL DISTRICT	1,287,312	7,946	6,676	354,614	60,153	238,546	81,435	26,050	248,349	100,542	153,887	15,789
Republic of Adygeya (Adygeya)	26,343	152	0	7,275	11	6,955	3,116	245	3,322	1,985	3,165	118
Republic of Kalmykia	6,968	1	1	67	6	5,077	309	123	804	174	405	3
Krasnodar Territory	701,179	549	2	136,684	26,584	135,624	41,602	17,801	144,286	61,835	127,005	9,209
Astrakhan Region	37,233	69	69	7,604	2,221	3,377	10,264	612	6,847	5,216	929	94
Volgograd Region	128,613	830	450	58,024	524	21,871	5,622	2,893	23,611	7,633	5,600	2,005
Rostov Region	386,976	6,346	6,154	144,961	30,806	65,642	20,522	4,376	69,480	23,700	16,782	4,360
NORTH CAUCASIAN FEDERAL DISTRICT	310,889	2,708	1,151	94,519	20,636	75,739	25,968	5,352	63,055	12,755	8,192	1,966
Republic of Dagestan	25,998	146	95	8,383	81	6,834	5,293	161	4,118	213	554	214
Republic of Ingushetia	6,722	50	25	4,079	0	1,218	508	36	702	129	0	0
Kabardino-Balkar Republic	40,169	58	34	13,090	55	11,851	1,473	625	10,557	973	1,466	20
Karachay-Cherkess Republic	27,093	241	0	9,599	1,233	3,141	5,664	331	6,098	304	470	13
Republic of North Ossetia – Alania	15,687	1,596	768	5,317	70	2,140	1,617	424	3,778	392	295	58
Chechen Republic	23,940	223	223	3,210	0	8,198	6,329	266	1,815	2,696	1,183	20
Stavropol Territory	171,281	393	6	50,842	19,197	42,357	5,083	3,509	35,987	8,048	4,223	1,641
VOLGA FEDERAL DISTRICT	2,630,512	87,476	64,231	978,537	162,476	278,385	131,542	86,947	378,707	324,804	175,288	26,349
Republic of Bashkortostan	287,713	45,454	41,410	100,623	6,044	35,076	10,355	5,650	34,218	22,065	23,441	4,788
Mari El Republic	58,044	11	0	14,454	103	34,367	2,185	473	3,590	1,354	1,120	388
Republic of Mordovia	98,224	6	0	34,024	70	27,295	2,517	706	9,125	4,289	19,820	370



Table 6.4.3 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	655,161	8,623	8,523	249,924	19,126	44,607	38,657	11,207	93,182	130,239	54,430	5,167
Udmurt Republic	105,985	9,467	9,287	51,481	324	10,522	4,516	1,271	15,643	7,836	3,466	1,459
Chuvash Republic – Chuvashia	62,347	31	0	20,166	978	3,930	4,581	1,413	7,757	20,357	2,411	723
Perm Territory	194,570	318	318	73,495	3,077	4,845	13,014	20,477	41,469	22,100	13,131	2,645
Kirov Region	48,646	17	0	14,070	543	13,609	2,242	1,552	12,004	2,970	947	694
Nizhny Novgorod Region	326,675	442	337	131,814	39,563	18,405	8,893	12,180	64,086	35,787	10,826	4,680
Orenburg Region	110,850	19,172	2,328	32,826	596	16,906	9,460	4,748	16,207	7,732	1,649	1,555
Penza Region	72,823	169	0	20,155	1,352	31,058	3,592	1,424	8,086	5,380	1,085	521
Samara Region	392,205	1,146	790	143,686	77,403	15,715	17,643	23,780	36,295	43,024	31,806	1,707
Saratov Region	132,285	1,244	1,237	43,300	12,870	14,957	10,800	1,222	29,609	11,151	5,895	1,238
Ulyanovsk Region	84,982	1,377	0	48,519	429	7,092	3,087	847	7,436	10,520	5,260	415
URALS FEDERAL DISTRICT	1,702,010	310,901	293,171	644,530	62,515	70,799	103,417	90,599	189,232	115,097	97,408	17,512
Kurgan Region	28,203	398	310	10,518	3,966	4,365	1,147	313	5,295	685	1,025	492
Sverdlovsk Region	548,208	2,502	50	282,921	23,265	11,487	34,855	22,333	94,102	45,276	25,796	5,671
Tyumen Region	734,639	293,109	292,431	143,324	25,142	14,276	55,500	64,168	43,251	39,876	50,760	5,233
Khanty-Mansi Autonomous Area – Yugra	174,370	52,143	51,697	2,731	9,595	964	25,333	46,256	12,967	8,271	14,427	1,683
Yamal-Nenets Autonomous Area	157,813	126,746	126,746	1,229	2,760	17	9,640	907	2,854	2,290	11,199	171
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	402,456	114,221	113,987	139,364	12,787	13,294	20,527	17,004	27,430	29,315	25,134	3,379
Chelyabinsk Region	390,960	14,891	380	207,766	10,143	40,672	11,916	3,785	46,584	29,261	19,828	6,115
SIBERIAN FEDERAL DISTRICT	1,687,807	275,843	216,179	426,103	202,273	116,287	113,644	39,327	298,448	117,312	78,307	20,262
Altai Republic	15,910	257	97	1,886	1,410	422	834	150	8,705	1,521	562	162
Republic of Buryatia	44,934	881	0	23,135	27	3,175	4,134	663	9,528	1,487	1,155	750
Republic of Tuva	2,571	503	501	139	33	210	120	109	1,279	76	95	8
Republic of Khakassia	14,637	1,777	1,700	898	2,150	1,376	820	721	3,282	1,285	2,156	173
Altai Territory	118,583	4,165	0	41,315	2,368	31,156	3,577	1,753	23,527	6,059	2,641	2,022
Trans-Baikal Territory	19,544	2,572	0	1,448	3,151	458	1,601	907	7,850	711	697	149
Krasnoyarsk Territory	454,207	38,330	2,613	166,958	99,687	28,307	20,508	6,486	36,419	32,619	21,216	3,678
Irkutsk Region	175,943	25,537	23,427	17,568	53,836	7,831	11,974	4,985	30,273	14,849	6,142	2,947
Kemerovo Region	392,428	196,294	182,655	93,961	15,547	5,687	3,257	4,008	43,306	22,243	5,075	3,050
Novosibirsk Region	243,930	591	269	36,558	17,605	16,408	24,266	15,482	76,740	19,653	33,843	2,783
Omsk Region	126,685	0	0	24,045	5,317	14,944	37,832	1,855	26,179	11,346	2,769	2,399
Tomsk Region	78,437	4,935	4,917	18,193	1,142	6,314	4,723	2,207	31,360	5,463	1,957	2,143

Table 6.4.3 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	540,943	91,725	74,138	116,211	65,798	32,309	34,673	42,274	96,916	26,749	29,615	4,673
Republic of Sakha (Yakutia)	127,887	74,658	73,075	3,976	7,875	1,143	4,244	9,539	16,918	5,939	2,622	972
Kamchatka Territory	22,899	69	0	1,320	6,600	356	700	1,308	4,936	2,314	5,152	143
Primorye Territory	174,390	382	0	84,266	12,222	11,181	10,765	10,373	29,449	5,314	9,006	1,432
Khabarovsk Territory	140,637	744	0	20,963	30,331	10,757	12,222	17,390	25,058	11,770	10,256	1,146
Amur Region	26,161	2,151	0	3,767	2,450	7,875	3,043	462	4,994	489	757	173
Magadan Region	19,510	12,669	499	568	2,377	73	195	396	2,790	150	153	139
Sakhalin Region	21,707	644	549	1,126	3,119	477	2,332	2,478	8,659	737	1,521	614
Jewish Autonomous Region	2,427	0	0	226	16	447	158	54	1,347	35	93	53
Chukotka Autonomous Area	5,324	407	15	0	807	0	1,014	275	2,765	0	56	0
CRIMEA FEDERAL DISTRICT	12,086	0	0	2,096	112	624	590	1,550	3,068	1,892	1,401	753
Republic of Crimea	9,878	0	0	1,702	18	457	319	1,375	2,823	1,531	1,101	553
Sevastopol	2,208	0	0	394	95	168	271	175	244	360	301	201

<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/>.

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>

		31.05.2016												
		of which												
	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	7,665,141	1,139,640	514,212	2,109,522	5,517	92,047	474,045	386,335	539,662	1,664,175	1,253,399	799		
CENTRAL FEDERAL DISTRICT	3,882,855	152,686	118,296	392,002	3,771	59,648	409,347	152,371	345,674	1,389,461	977,361	533		
Belgorod Region	29,739	12,037	0	16,973	0	0	0	129	505	95	0	0		
Bryansk Region	46,343	0	0	20	0	45,167	0	34	784	73	264	0		
Vladimir Region	6,553	25	0	6,350	0	84	10	25	0	0	59	0		
Voronezh Region	55,981	0	0	46,572	0	2,483	730	0	1,912	0	4,284	0		
Ivanovo Region	1,543	0	0	261	0	0	1,234	0	42	6	0	0		
Kaluga Region	9,668	2	0	327	366	813	2,287	350	4,023	1,500	0	0		
Kostroma Region	12,805	0	0	7,392	0	0	0	1,949	677	2,545	241	0		
Kursk Region	20,088	18,173	0	3	0	1,563	0	6	343	0	0	0		
Lipetsk Region	10,690	0	0	9,721	0	284	65	0	621	0	0	0		
Moscow Region	402,697	0	0	18,603	0	1,910	26,875	72,180	45,755	139,380	97,914	80		
Orel Region	1,814	0	0	1,640	0	0	0	0	146	0	28	0		
Ryazan Region	4,452	5	0	836	0	185	2,977	0	448	0	0	0		
Smolensk Region	12,995	0	0	12,737	0	0	0	105	132	21	0	0		
Tambov Region	6,195	0	0	2,913	0	100	3,051	0	0	130	0	0		
Tver Region	16,678	0	0	12,785	0	326	0	0	270	3,296	0	0		
Tula Region	34,519	0	0	16,166	0	490	0	17	171	647	17,028	0		
Yaroslavl Region	7,347	0	0	4,503	0	1	0	0	158	1,255	1,430	0		
Moscow	3,202,747	122,445	118,296	234,198	3,405	6,240	372,118	77,576	289,689	1,240,512	856,112	454		

(millions of rubles)



Table 6.4.4 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	191,967	111,499	1,161	45,080	0	0	51	58	2,474	17,669	15,136	0
Udmurt Republic	167,022	165,292	165,292	0	0	0	0	0	138	6	1,586	0
Chuvash Republic – Chuvashia	5,071	0	0	1,927	0	0	3,117	0	26	0	0	0
Perm Territory	257,150	6,096	0	245,238	0	1,997	1,335	0	285	1,334	865	0
Kirov Region	1,981	0	0	0	0	0	0	0	0	1,981	0	0
Nizhny Novgorod Region	33,259	0	0	18,977	0	0	1,924	11,362	475	167	89	266
Orenburg Region	49,521	6,616	1,734	38,341	84	29	0	3,645	0	806	0	0
Penza Region	18,584	15,589	0	1,021	0	852	0	0	1,046	76	0	0
Samara Region	8,938	0	0	5,098	0	0	934	109	2,389	265	142	0
Saratov Region	14,900	2,747	2,747	7,168	0	296	0	0	2,770	1,901	18	0
Ulyanovsk Region	28,014	0	0	12,183	0	0	609	15,218	0	0	4	0
URALS FEDERAL DISTRICT	854,489	85,638	61,865	576,133	761	22	13,524	13,513	37,666	14,165	113,066	0
Kurgan Region	22	0	0	0	0	22	0	0	0	0	0	0
Sverdlovsk Region	360,770	109	0	329,277	0	0	0	8	1,244	14,162	15,970	0
Tyumen Region	389,414	61,865	61,865	172,795	761	0	13,524	13,505	30,190	0	96,774	0
Khanty-Mansi Autonomous Area – Yugra	58,027	42,516	42,516	231	0	0	0	12,993	2,287	0	0	0
Yamal-Nenets Autonomous Area	115,147	1,324	1,324	0	0	0	213	0	16,836	0	96,774	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	216,240	18,025	18,025	172,563	761	0	13,311	512	11,067	0	0	0
Chelyabinsk Region	104,283	23,664	0	74,062	0	0	0	0	6,232	3	322	0
SIBERIAN FEDERAL DISTRICT	740,101	331,384	108,597	292,335	0	3,264	13,270	337	6,711	89,378	3,422	0
Altai Republic	1,076	0	0	0	0	0	0	0	789	243	43	0
Republic of Buryatia	1,028	118	0	81	0	829	0	0	0	0	0	0
Republic of Tuva	1,156	1,156	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	14,680	784	0	13,457	0	0	0	0	0	343	95	0
Altai Territory	2,057	0	0	168	0	885	0	0	114	851	38	0
Trans-Baikal Territory	15,461	14,292	0	267	0	0	13	0	4	0	884	0
Krasnoyarsk Territory	472,811	203,133	0	183,608	0	0	0	0	153	85,680	238	0
Irkutsk Region	52,807	10,904	7,599	25,645	0	788	13,217	330	1,651	0	273	0
Kemerovo Region	150,293	86,896	86,896	59,285	0	501	0	0	2,950	661	0	0
Novosibirsk Region	20,729	14,098	14,098	2,848	0	261	41	0	75	1,599	1,807	0
Omsk Region	7,073	0	0	6,976	0	0	0	7	47	0	43	0
Tomsk Region	929	3	3	0	0	0	0	0	926	0	0	0

Table 6.4.4 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	319,641	201,608	18,630	61,743	0	22,219	1,801	4,450	2,160	2,470	23,189	0
Republic of Sakha (Yakutia)	155,908	154,978	14,862	930	0	0	0	0	0	0	0	0
Kamchatka Territory	17,458	12,890	0	3,204	0	0	0	124	0	0	1,240	0
Primorye Territory	23,022	0	0	2,625	0	570	175	3,982	2,116	23	13,530	0
Khabarovsk Territory	106,293	19,450	34	54,919	0	21,649	919	0	25	2,129	7,202	0
Amur Region	6,379	6,294	0	66	0	0	0	0	19	0	0	0
Magadan Region	3,931	3,169	0	0	0	0	0	0	0	0	762	0
Sakhalin Region	5,557	3,734	3,734	0	0	0	707	344	0	317	456	0
Jewish Autonomous Region	483	483	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	611	611	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	1,185	0	0	23	0	0	0	80	4	15	1,064	0
Republic of Crimea	1,021	0	0	23	0	0	0	49	0	0	950	0
Sevastopol	164	0	0	0	0	0	0	31	4	15	114	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/>.

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

	31.05.2016											
	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
	1,887,287	116,361	53,937	588	4,177,772	423,631	449,602	5,647	681,980	77,027	38,248	815
THE RUSSIAN FEDERATION	775,545	26,631	36,993	547	1,761,710	96,087	316,457	3,860	315,957	13,878	29,099	525
CENTRAL FEDERAL DISTRICT	16,537	1,960	18	0	44,534	6,180	309	0	5,677	677	0	0
Belgorod Region	9,158	1,613	264	0	24,766	5,527	509	0	4,223	591	9	0
Bryansk Region	13,413	1,607	106	0	36,791	4,049	1,337	0	6,136	742	40	0
Vladimir Region	30,459	2,204	586	0	98,254	10,108	1,302	0	7,331	1,306	116	0
Voronezh Region	11,346	1,095	40	0	25,720	3,300	48	9	4,884	294	0	0
Ivanovo Region	15,727	1,156	605	0	37,930	4,451	2,793	0	4,459	515	0	0
Kaluga Region	6,573	1,071	0	0	16,019	2,296	3,233	0	2,165	407	0	0
Kostroma Region	17,365	3,232	48	0	37,476	5,198	357	0	2,224	702	0	0
Kursk Region	10,309	872	0	0	28,297	3,005	700	0	5,999	513	2	0
Lipetsk Region	115,170	2,590	6,162	0	233,903	12,707	30,317	258	39,351	2,169	8,209	4
Moscow Region	7,118	783	8	0	17,324	2,248	120	0	1,681	236	0	0
Orel Region	14,605	1,331	0	0	38,793	4,382	20	14	4,916	743	0	0
Ryazan Region	9,667	908	0	0	43,025	4,146	261	21	18,345	1,440	0	0
Smolensk Region	10,871	778	0	0	21,875	3,016	352	0	1,267	300	0	0
Tambov Region	8,166	447	0	0	21,095	2,542	603	0	5,559	422	167	0
Tver Region	13,504	1,456	0	0	36,988	4,870	1,137	7	10,122	944	0	0
Tula Region	18,773	1,206	67	0	39,734	3,616	747	7	8,675	658	8	7
Yaroslavl Region	446,784	2,321	29,088	547	959,187	14,446	272,311	3,544	182,942	1,221	20,546	514
Moscow	206,746	9,509	2,496	28	388,510	24,802	33,295	132	79,327	4,329	3,699	49
NORTH-WESTERN FEDERAL DISTRICT	3,962	300	0	0	12,954	1,365	954	0	3,124	137	809	0
Republic of Karelia	4,693	1,096	0	0	9,085	2,612	45	0	2,268	317	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	10,510	2,186	0	0	10,344	2,789	0	0	1,865	416	0	0
Nenets Autonomous Area	7	3	0	0	110	74	0	0	14	2	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	10,503	2,183	0	0	10,234	2,715	0	0	1,851	414	0	0
Vologda Region	13,901	1,935	18	18	27,267	4,260	447	44	6,139	1,069	30	29
Kaliningrad Region	15,220	972	425	0	29,135	2,706	1,281	1	3,429	274	158	0
Leningrad Region	13,039	367	0	0	36,208	1,900	1,089	2	14,606	442	159	2
Murmansk Region	4,782	486	86	0	9,059	1,738	195	0	1,477	289	4	0
Novgorod Region	5,730	265	0	0	8,851	1,393	53	0	869	284	53	0
Pskov Region	2,366	206	0	0	12,223	1,408	17	0	3,641	577	17	0
Saint Petersburg	132,543	1,697	1,967	11	233,382	4,631	29,215	86	41,908	523	2,469	18
SOUTHERN FEDERAL DISTRICT	174,396	16,095	419	0	393,297	56,314	10,587	153	64,884	13,731	2,748	21
Republic of Adygeya (Adygeya)	6,974	215	0	0	20,004	1,796	284	0	1,486	113	0	0
Republic of Kalmykia	290	56	0	0	6,241	2,546	0	0	2,372	1,672	0	0
Krasnodar Territory	72,213	6,942	189	0	169,837	23,066	5,176	132	33,446	5,472	2,502	3
Astrakhan Region	5,175	894	21	0	23,527	4,939	309	6	2,491	1,364	8	2
Volgograd Region	23,766	1,425	0	0	50,153	6,654	399	0	7,618	1,661	222	0
Rostov Region	65,979	6,563	209	0	123,534	17,312	4,419	15	17,471	3,450	15	15
NORTH CAUCASIAN FEDERAL DISTRICT	44,776	3,880	392	0	178,180	22,519	4,303	37	24,494	6,969	523	37
Republic of Dagestan	2,900	418	0	0	16,084	2,915	3	0	2,800	719	0	0
Republic of Ingushetia	0	0	0	0	2,664	1,331	0	0	2,349	1,191	0	0
Kabardino-Balkar Republic	4,184	597	0	0	25,680	3,613	241	0	3,444	1,182	189	0
Karachay-Cherkess Republic	3,063	93	0	0	16,903	1,397	183	37	3,076	671	37	37
Republic of North Ossetia – Alania	2,109	349	0	0	12,098	1,785	763	0	4,466	629	217	0
Chechen Republic	2,607	231	0	0	18,114	770	0	0	489	115	0	0
Stavropol Territory	29,913	2,193	392	0	86,636	10,708	3,112	0	7,871	2,463	80	0
VOLGA FEDERAL DISTRICT	330,280	22,318	1,906	0	744,283	89,823	25,765	398	92,426	14,641	552	43
Republic of Bashkortostan	31,031	1,906	264	0	75,746	7,019	2,374	0	5,570	1,158	16	0
Mari El Republic	4,139	435	0	0	9,523	1,787	100	0	1,527	283	75	0
Republic of Mordovia	7,267	714	0	0	32,959	3,334	25	0	5,813	1,021	0	0
Republic of Tatarstan (Tatarstan)	78,776	3,156	0	0	168,917	11,945	14,781	0	9,604	1,801	155	0
Udmurt Republic	14,424	1,389	0	0	21,845	3,887	138	0	2,283	731	0	0
Chuvash Republic – Chuvashia	8,475	1,127	0	0	23,280	4,474	1,588	0	2,188	504	0	0
Perm Territory	19,244	2,255	32	0	40,770	7,403	180	0	7,410	1,612	0	0
Kirov Region	11,940	1,657	0	0	26,692	5,692	0	0	5,125	1,142	0	0



Table 6.4.5 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Nizhny Novgorod Region	54,143	2,831	55	0	93,384	16,233	1,142	382	15,099	1,464	121	31
Orenburg Region	14,832	1,762	0	0	45,497	8,471	2,360	0	11,212	1,953	0	0
Penza Region	11,308	1,462	0	0	37,045	5,867	266	0	3,154	881	1	0
Samara Region	40,897	830	1,516	0	85,963	3,418	1,718	12	13,748	692	91	11
Saratov Region	22,937	1,845	38	0	53,613	7,880	391	0	6,423	1,007	92	0
Ulyanovsk Region	10,869	949	0	0	29,050	2,413	701	4	3,270	392	0	0
URALS FEDERAL DISTRICT	114,437	9,635	8,588	0	236,476	40,943	30,111	303	37,588	9,930	633	121
Kurgan Region	3,881	1,306	0	0	12,808	3,499	22	0	2,269	525	22	0
Sverdlovsk Region	30,612	2,209	6,625	0	58,680	9,476	13,910	297	11,339	1,844	235	115
Tyumen Region	42,759	1,923	1,694	0	105,769	18,934	14,891	0	15,674	5,797	0	0
Khanty-Mansi Autonomous Area – Yugra	19,931	516	0	0	39,753	8,674	14,477	0	7,194	3,346	0	0
Yamal-Nenets Autonomous Area	2,144	77	0	0	9,877	2,714	0	0	1,517	823	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	20,685	1,330	1,694	0	56,139	7,546	413	0	6,963	1,628	0	0
Chelyabinsk Region	37,185	4,197	269	0	59,219	9,034	1,289	6	8,306	1,763	376	6
SIBERIAN FEDERAL DISTRICT	172,084	19,676	226	0	333,098	61,282	16,713	642	49,017	9,953	197	14
Altai Republic	3,273	166	0	0	6,013	973	243	0	917	261	0	0
Republic of Buryatia	2,983	573	0	0	11,763	3,953	0	0	2,084	813	0	0
Republic of Tuva	748	228	0	0	1,951	1,379	0	0	273	153	0	0
Republic of Khakassia	2,749	803	0	0	6,700	2,594	442	95	861	368	3	0
Altai Territory	20,924	2,191	0	0	58,255	7,831	269	20	9,600	1,159	130	0
Trans-Baikal Territory	3,452	847	0	0	8,912	3,753	18	0	697	447	4	0
Krasnoyarsk Territory	29,842	3,555	157	0	57,945	10,737	1,075	0	7,725	1,769	0	0
Irkutsk Region	18,984	1,754	0	0	37,647	8,983	13,219	2	5,390	1,907	0	0
Kemerovo Region	15,689	1,297	0	0	24,175	4,681	422	0	5,272	971	0	0
Novosibirsk Region	39,893	1,797	59	0	61,590	4,849	390	53	9,872	663	9	0
Omsk Region	23,558	5,676	0	0	38,784	7,767	532	472	5,001	1,119	51	14
Tomsk Region	9,989	790	10	0	19,363	3,780	104	0	1,326	323	0	0

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

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	59,430	8,289	2,918	13	135,233	31,502	11,204	121	18,065	3,596	642	6
Republic of Sakha (Yakutia)	6,213	1,113	14	0	18,283	5,087	6,774	0	2,085	651	99	0
Kamchatka Territory	4,335	900	0	0	12,615	2,337	372	0	3,052	139	0	0
Primorye Territory	25,438	2,333	1,507	13	42,640	7,711	1,789	112	4,958	833	23	0
Khabarovsk Territory	12,587	1,575	51	0	31,031	7,032	649	9	3,273	860	502	5
Amur Region	5,216	1,256	66	0	13,632	4,414	84	0	1,104	415	19	0
Magadan Region	1,828	128	711	0	4,613	930	762	0	1,056	92	0	0
Sakhalin Region	2,528	494	569	0	9,098	2,321	773	0	1,882	277	0	0
Jewish Autonomous Region	728	474	0	0	2,278	1,536	0	0	631	306	0	0
Chukotka Autonomous Area	557	15	0	0	1,043	133	0	0	24	24	0	0
CRIMEA FEDERAL DISTRICT	9,593	329	0	0	6,985	359	1,167	1	222	0	156	1
Republic of Crimea	6,843	249	0	0	5,496	297	1,003	1	185	0	110	1
Sevastopol	2,750	80	0	0	1,489	61	164	0	37	0	46	0

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

Table 6.4.6

## Loans Extended by Credit Institutions to Individuals-Residents, Outstanding Debt

		31.05.2016										
		rubles					foreign currency					
1	2	including			5	6	including		7	8	9	
		housing loans	mortgage loans	of which			total	housing loans				of which
				including overdue debt			including mortgage loans	including overdue debt			including mortgage loans	including overdue debt
THE RUSSIAN FEDERATION	10,332,049	4,107,992	4,052,980	45,017	208,466	102,588	100,000	27,147				
CENTRAL FEDERAL DISTRICT	2,926,110	1,157,249	1,144,372	15,645	160,315	76,913	74,943	20,537				
Belgorod Region	88,687	26,311	25,617	144	300	261	260	82				
Bryansk Region	61,056	23,328	22,886	104	206	165	151	5				
Vladimir Region	74,259	28,366	27,811	255	320	260	254	51				
Voronezh Region	125,383	51,921	51,331	553	674	344	343	10				
Ivanovo Region	49,664	19,027	18,928	128	1,480	123	123	37				
Kaluga Region	73,342	32,331	32,095	181	808	483	465	82				
Kostroma Region	34,978	12,991	12,884	68	35	23	23	1				
Kursk Region	65,515	23,854	23,316	275	173	142	142	33				
Lipetsk Region	60,105	21,739	21,535	105	197	90	84	16				
Moscow Region	717,770	310,898	308,793	4,851	32,069	19,974	19,477	6,628				
Orel Region	40,968	15,490	15,234	37	189	157	157	7				
Ryazan Region	67,300	29,033	28,858	131	264	223	222	19				
Smolensk Region	58,162	25,257	24,997	122	329	211	179	37				
Tambov Region	51,378	19,200	18,939	76	162	133	133	12				
Tver Region	77,175	33,543	33,460	709	561	462	462	62				
Tula Region	93,691	34,831	34,606	187	481	354	340	19				
Yaroslavl Region	74,602	28,668	28,424	222	272	214	200	34				
Moscow	1,112,075	420,462	414,658	7,496	121,795	53,294	51,927	13,403				

Table 6.4.6 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9
NORTH-WESTERN FEDERAL DISTRICT	1,144,106	480,799	477,670	4,073	25,062	12,652	12,435	2,890
Republic of Karelia	53,287	20,838	20,723	73	105	86	85	10
Republic of Komi	89,206	39,907	39,133	215	189	78	77	27
Arkhangelsk Region	96,605	42,454	42,137	212	292	232	225	87
Nenets Autonomous Area	5,342	2,881	2,872	8	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	91,263	39,573	39,265	204	292	232	225	87
Vologda Region	87,844	36,822	36,444	320	254	208	201	107
Kaliningrad Region	62,690	22,245	22,120	217	3,328	755	714	189
Leningrad Region	136,121	55,626	55,282	544	1,661	941	925	224
Murmansk Region	76,119	24,278	24,164	145	186	120	112	8
Novgorod Region	39,928	14,156	14,021	119	111	88	87	13
Pskov Region	35,622	12,578	12,507	73	78	64	63	14
Saint Petersburg	466,684	211,894	211,139	2,154	18,857	10,081	9,946	2,212
SOUTHERN FEDERAL DISTRICT	845,552	277,747	271,462	2,869	4,284	2,333	2,304	535
Republic of Adygeya (Adygeya)	25,921	7,152	7,041	55	75	56	56	16
Republic of Kalmykia	20,656	7,217	7,146	44	90	63	62	13
Krasnodar Territory	334,283	104,920	102,120	1,400	1,742	962	950	316
Astrakhan Region	66,553	22,242	21,900	114	115	63	63	10
Volgograd Region	135,570	48,946	48,402	500	500	324	324	66
Rostov Region	262,569	87,269	84,852	755	1,761	865	848	112
NORTH CAUCASIAN FEDERAL DISTRICT	285,664	92,529	90,465	1,103	1,507	1,076	1,002	335
Republic of Dagestan	33,889	12,208	12,143	279	241	201	196	11
Republic of Ingushetia	3,961	480	451	5	1	1	0	0
Kabardino-Balkar Republic	29,961	9,974	9,527	64	214	184	177	78
Karachay-Cherkess Republic	18,727	5,724	5,483	70	39	36	35	2
Republic of North Ossetia – Alania	31,687	10,547	10,322	205	183	168	148	64
Chechen Republic	16,205	1,839	1,836	27	196	4	4	0
Stavropol Territory	151,236	51,757	50,703	452	635	482	442	181

Table 6.4.6 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9
VOLGA FEDERAL DISTRICT	1,916,409	786,054	770,282	6,979	8,197	4,132	3,999	1,216
Republic of Bashkortostan	272,008	107,654	103,103	1,087	443	240	239	41
Mari El Republic	36,586	17,062	16,875	76	93	71	71	9
Republic of Mordovia	40,020	16,745	16,304	63	215	175	156	49
Republic of Tatarstan (Tatarstan)	257,775	101,284	99,436	859	1,619	248	248	16
Udmurt Republic	109,974	48,044	46,912	300	278	209	209	100
Chuvash Republic – Chuvashia	77,051	39,568	39,212	236	287	241	239	75
Perm Territory	204,536	82,017	80,434	1,412	741	550	525	230
Kirov Region	77,201	33,147	32,454	166	128	109	108	17
Nizhny Novgorod Region	200,768	83,509	81,174	695	1,017	557	543	209
Orenburg Region	140,179	55,645	55,053	359	213	165	165	53
Penza Region	71,115	27,877	27,349	111	281	217	211	67
Samara Region	213,922	86,641	85,802	996	2,293	911	846	275
Saratov Region	134,451	50,729	50,387	389	389	267	266	32
Ulyanovsk Region	80,824	36,130	35,787	230	199	173	172	44
URALS FEDERAL DISTRICT	1,194,166	538,049	532,032	5,793	2,885	1,838	1,786	481
Kurgan Region	54,567	21,068	20,241	227	43	34	34	7
Sverdlovsk Region	356,688	140,505	139,505	2,044	1,071	774	756	266
Tyumen Region	534,961	277,826	274,780	1,836	668	436	408	113
Khanty-Mansi Autonomous Area – Yugra	268,093	147,971	147,182	876	260	221	218	30
Yamal-Nenets Autonomous Area	97,012	53,002	52,202	251	127	95	91	59
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	169,856	76,854	75,396	709	281	119	99	24
Chelyabinsk Region	247,950	98,649	97,507	1,686	1,103	594	587	93
SIBERIAN FEDERAL DISTRICT	1,472,651	562,621	554,893	7,219	3,799	2,449	2,377	956
Altai Republic	12,155	2,529	2,509	74	6	0	0	0
Republic of Buryatia	78,020	22,827	22,594	355	48	39	39	13
Republic of Tuva	19,059	6,893	6,727	95	1	0	0	0
Republic of Khakassia	32,629	12,517	12,341	131	36	22	22	1
Altai Territory	137,839	50,117	49,524	707	327	263	263	149
Trans-Baikal Territory	82,896	29,230	28,932	270	40	33	33	12
Krasnoyarsk Territory	263,177	110,547	108,809	1,628	502	347	332	159

Table 6.4.6 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9
Irkutsk Region	214,782	82,109	81,267	1,031	341	211	211	120
Kemerovo Region	188,011	62,449	61,375	930	642	276	276	97
Novosibirsk Region	231,025	101,335	99,931	1,149	984	732	714	261
Omsk Region	130,765	47,197	46,544	653	615	296	264	76
Tomsk Region	82,293	34,871	34,341	194	257	230	223	68
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>537,080</b>	<b>212,079</b>	<b>210,939</b>	<b>1,335</b>	<b>1,998</b>	<b>1,190</b>	<b>1,154</b>	<b>198</b>
Republic of Sakha (Yakutia)	114,603	51,927	51,543	315	91	81	77	7
Kamchatka Territory	30,028	10,767	10,668	80	49	31	31	9
Primorye Territory	131,482	45,249	45,110	239	1,288	684	653	91
Khabarovsk Territory	112,992	47,114	46,957	372	379	250	250	51
Amur Region	66,910	26,005	25,804	203	88	84	83	40
Magadan Region	18,178	7,119	7,070	11	17	16	15	0
Sakhalin Region	47,880	18,105	18,028	78	74	33	33	0
Jewish Autonomous Region	10,661	3,973	3,950	29	8	7	7	0
Chukotka Autonomous Area	4,346	1,819	1,809	8	4	4	4	0
<b>CRIMEA FEDERAL DISTRICT</b>	<b>10,310</b>	<b>865</b>	<b>864</b>	<b>1</b>	<b>421</b>	<b>7</b>	<b>0</b>	<b>0</b>
Republic of Crimea	7,999	647	647	0	295	6	0	0
Sevastopol	2,311	218	217	1	125	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 on Ruble-Denominated Loans Extended by Credit Institutions to Individuals-Residents

		31.05.2016									
		including									
1	volume of loans total, millions of rubles	housing loans			of which mortgage loans			of which mortgage loans			weighted average interest rate, %
		number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %		
	2	3	4	5	6	7	8	9	10		
THE RUSSIAN FEDERATION	2,629,631	326,425	554,086	181.7	12.68	322,463	549,825	182.7	12.67		
CENTRAL FEDERAL DISTRICT	880,789	77,583	175,049	183.2	12.52	76,934	172,774	185.1	12.52		
Belgorod Region	22,085	2,531	3,579	185.6	12.70	2,430	3,541	187.3	12.68		
Bryansk Region	14,054	2,408	3,130	183.0	12.62	2,388	3,117	183.5	12.61		
Vladimir Region	15,424	2,796	4,153	182.0	12.80	2,737	4,120	183.1	12.78		
Voronezh Region	30,175	5,074	7,207	198.0	12.45	5,052	7,194	198.3	12.45		
Ivanovo Region	11,821	1,770	2,447	177.2	12.92	1,760	2,441	177.3	12.91		
Kaluga Region	17,095	2,633	4,503	185.5	12.45	2,618	4,472	186.2	12.43		
Kostroma Region	8,787	1,606	1,892	170.9	12.78	1,584	1,859	172.6	12.75		
Kursk Region	15,220	2,356	3,187	184.5	12.54	2,329	3,151	185.5	12.51		
Lipetsk Region	16,600	2,556	3,337	194.8	12.60	2,539	3,331	195.1	12.60		
Moscow Region	185,837	16,773	43,808	184.8	12.38	16,685	43,614	185.3	12.38		
Orel Region	10,531	1,831	2,431	187.3	12.47	1,814	2,424	187.7	12.47		
Ryazan Region	15,899	3,019	4,298	185.6	12.65	2,988	4,283	186.0	12.63		
Smolensk Region	13,555	2,039	3,072	194.1	12.55	2,031	3,061	194.6	12.54		
Tambov Region	12,079	1,885	2,767	190.6	12.43	1,868	2,758	191.1	12.42		
Tver Region	18,048	2,812	4,424	187.2	12.70	2,801	4,419	187.3	12.70		
Tula Region	23,493	3,101	4,891	182.5	12.74	3,090	4,885	182.7	12.74		
Yaroslavl Region	18,207	2,947	3,904	174.9	12.69	2,923	3,891	175.2	12.68		
Moscow	431,878	19,446	72,021	179.6	12.53	19,297	70,213	183.5	12.52		

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	324,898	40,980	72,967	176.0	12.55	40,694	72,785	176.0	12.54
Republic of Karelia	12,858	1,704	2,491	176.7	12.64	1,696	2,487	176.9	12.64
Republic of Komi	19,897	2,830	4,682	181.7	12.69	2,808	4,664	180.1	12.62
Arkhangelsk Region	22,447	3,481	5,279	165.0	12.87	3,452	5,266	165.3	12.87
Nenets Autonomous Area	986	91	197	151.1	11.81	91	197	151.1	11.81
Arkhangelsk Region, excluding Nenets Autonomous Area	21,462	3,390	5,082	165.5	12.91	3,361	5,068	165.8	12.91
Vologda Region	20,445	3,835	4,636	172.7	12.72	3,770	4,611	173.4	12.70
Kaliningrad Region	17,489	2,085	3,258	184.9	12.49	2,072	3,242	184.6	12.49
Leningrad Region	35,590	4,641	8,289	177.8	12.48	4,607	8,270	178.0	12.48
Murmansk Region	20,843	2,194	3,574	162.6	12.65	2,190	3,571	162.5	12.65
Novgorod Region	10,351	1,465	2,007	179.1	12.72	1,446	1,999	179.5	12.71
Pskov Region	9,592	1,213	1,737	175.4	12.39	1,174	1,715	177.3	12.38
Saint Petersburg	155,387	17,532	37,014	177.1	12.47	17,479	36,961	177.2	12.47
SOUTHERN FEDERAL DISTRICT	195,323	23,611	35,301	188.5	12.68	23,154	35,136	189.1	12.67
Republic of Adygeya (Adygeya)	5,204	532	783	188.5	12.63	529	780	189.0	12.62
Republic of Kalmykia	3,761	483	769	192.1	12.78	483	769	192.1	12.78
Krasnodar Territory	80,046	8,943	13,652	190.8	12.67	8,713	13,572	191.6	12.65
Astrakhan Region	14,060	1,741	2,561	192.1	12.55	1,725	2,554	192.6	12.54
Volgograd Region	32,036	4,767	6,516	182.9	12.75	4,757	6,506	183.1	12.75
Rostov Region	60,216	7,145	11,019	187.8	12.70	6,947	10,954	188.5	12.68
NORTH CAUCASIAN FEDERAL DISTRICT	60,079	7,466	11,634	190.0	12.87	7,437	11,594	190.3	12.87
Republic of Dagestan	7,301	857	1,546	183.0	12.72	856	1,542	182.8	12.70
Republic of Ingushetia	678	49	99	139.2	12.48	49	99	139.2	12.48
Kabardino-Balkar Republic	5,954	639	1,079	196.5	12.87	636	1,076	196.8	12.86
Karachay-Cherkess Republic	3,355	401	605	206.9	13.14	401	605	206.9	13.14
Republic of North Ossetia – Alania	7,064	831	1,371	191.7	12.73	831	1,371	191.7	12.73
Chechen Republic	3,450	168	507	148.7	13.43	168	507	148.7	13.43
Stavropol Territory	32,276	4,521	6,427	192.7	12.88	4,496	6,394	193.3	12.87



Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	453,791	83,373	111,702	178.7	12.70	81,836	110,667	179.9	12.67
Republic of Bashkortostan	63,336	12,067	16,389	169.3	13.00	11,474	16,184	171.0	12.97
Mari El Republic	7,858	2,142	2,746	186.3	12.45	2,139	2,744	186.3	12.45
Republic of Mordovia	8,449	1,737	2,487	186.5	12.57	1,688	2,464	187.9	12.56
Republic of Tatarstan (Tatarstan)	60,399	14,095	18,565	166.9	12.77	13,831	18,387	168.0	12.76
Udmurt Republic	24,597	5,313	6,525	182.8	12.03	5,208	6,480	183.0	11.88
Chuvash Republic – Chuvashia	15,616	4,233	5,701	196.6	12.54	4,176	5,687	196.9	12.54
Perm Territory	48,192	7,446	10,079	182.7	12.62	7,379	10,051	182.0	12.55
Kirov Region	16,294	3,930	4,743	189.4	12.59	3,896	4,729	189.8	12.58
Nizhny Novgorod Region	64,233	7,809	11,633	175.9	12.89	7,726	11,424	178.5	12.87
Orenburg Region	29,041	5,024	6,673	190.8	12.56	4,860	6,603	192.7	12.55
Penza Region	16,113	2,542	3,530	190.5	12.47	2,512	3,516	190.9	12.46
Samara Region	52,780	8,223	11,179	176.7	12.81	8,182	10,990	179.5	12.80
Saratov Region	29,524	4,625	6,465	188.3	12.79	4,607	6,436	188.9	12.78
Ulyanovsk Region	17,356	4,187	4,986	176.0	12.64	4,158	4,970	176.3	12.63
URALS FEDERAL DISTRICT	259,439	36,126	57,696	186.1	12.92	35,566	57,351	186.8	12.91
Kurgan Region	15,396	1,778	2,256	198.9	12.82	1,760	2,247	199.6	12.82
Sverdlovsk Region	82,725	10,186	16,535	186.6	12.90	10,121	16,478	186.9	12.90
Tyumen Region	105,546	13,591	26,880	196.2	12.93	13,449	26,751	196.5	12.91
Khanty-Mansi Autonomous Area – Yugra	49,415	6,723	14,004	191.6	13.00	6,677	13,957	191.8	12.99
Yamal-Nenets Autonomous Area	19,612	2,156	5,134	196.9	12.89	2,133	5,105	197.2	12.87
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	36,519	4,712	7,741	204.2	12.83	4,639	7,689	204.7	12.80
Chelyabinsk Region	55,772	10,571	12,025	160.6	12.98	10,236	11,874	162.4	12.96
SIBERIAN FEDERAL DISTRICT	319,014	44,111	63,706	181.0	12.85	43,802	63,564	181.3	12.84
Altai Republic	2,513	207	289	179.2	13.10	205	289	179.5	13.10
Republic of Buryatia	14,540	1,406	2,052	174.6	12.79	1,392	2,045	175.0	12.78
Republic of Tuva	3,040	301	572	179.5	13.57	301	572	179.5	13.57
Republic of Khakassia	6,307	1,018	1,338	170.0	12.94	1,014	1,394	170.0	12.94
Altai Territory	30,770	4,981	6,232	180.4	12.87	4,937	6,211	180.7	12.86
Trans-Baikal Territory	16,183	1,670	2,701	181.6	12.96	1,666	2,699	181.7	12.96
Krasnoyarsk Territory	57,155	8,191	12,443	176.6	12.80	8,166	12,431	176.8	12.79

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Irkutsk Region	46,803	5,739	8,421	169.3	13.07	5,702	8,400	169.5	13.07
Kemerovo Region	41,375	5,770	7,424	170.1	12.87	5,682	7,391	170.6	12.86
Novosibirsk Region	51,622	7,761	12,201	197.0	12.64	7,724	12,184	197.2	12.64
Omsk Region	30,347	4,292	5,952	192.6	13.10	4,267	5,943	192.7	13.10
Tomsk Region	18,360	2,775	4,082	181.9	12.57	2,746	4,066	182.4	12.56
FAR-EASTERN FEDERAL DISTRICT	131,432	12,969	25,609	178.4	12.94	12,836	25,534	178.9	12.92
Republic of Sakha (Yakutia)	24,738	3,096	6,833	181.4	12.94	2,997	6,792	182.4	12.89
Kamchatka Territory	8,378	601	1,237	170.8	13.09	590	1,228	171.8	13.08
Primorye Territory	34,785	3,206	5,982	172.1	12.90	3,201	5,974	172.3	12.90
Khabarovsk Territory	27,346	2,823	5,197	180.9	12.92	2,820	5,188	181.1	12.92
Amur Region	15,808	1,422	2,397	184.4	12.72	1,416	2,395	184.5	12.72
Magadan Region	4,738	475	990	177.5	13.03	470	986	178.0	13.00
Sakhalin Region	12,221	1,002	2,363	177.1	13.16	999	2,361	177.2	13.15
Jewish Autonomous Region	2,336	253	409	192.2	12.73	253	409	192.2	12.73
Chukotka Autonomous Area	1,082	91	202	170.9	13.49	90	201	171.4	13.48
CRIMEA FEDERAL DISTRICT	4,866	206	421	181.2	12.67	204	421	181.5	12.66
Republic of Crimea	3,870	136	291	184.6	12.73	136	291	184.6	12.73
Sevastopol	996	70	131	173.8	12.52	68	130	174.7	12.50

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

**Table 6.4.8**  
**Selected Indicators on Foreign Currency-Denominated Loans Extended by Credit Institutions to Individuals-Residents**

	31.05.2016											
	volume of loans total, millions of rubles	housing loans				including				of which mortgage loans		
		number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of extended loans, units	volume, millions of rubles	weighted average maturity, months
1	2	4	5	6	7	8	9	10				
THE RUSSIAN FEDERATION	40,933	787	29.7	7.96	19	548	39.1	7.69				
CENTRAL FEDERAL DISTRICT	28,050	508	39.9	7.94	18	350	54.8	7.77				
Belgorod Region	67	0	0.0	0.00	0	0	0.0	0.00				
Bryansk Region	25	1	46.0	7.00	1	1	46.0	7.00				
Vladimir Region	27	0	0.0	0.00	0	0	0.0	0.00				
Voronezh Region	123	0	0.0	0.00	0	0	0.0	0.00				
Ivanovo Region	293	0	0.0	0.00	0	0	0.0	0.00				
Kaluga Region	131	0	0.0	0.00	0	0	0.0	0.00				
Kostroma Region	18	0	0.0	0.00	0	0	0.0	0.00				
Kursk Region	96	0	0.0	0.00	0	0	0.0	0.00				
Lipetsk Region	40	0	0.0	0.00	0	0	0.0	0.00				
Moscow Region	2,168	3	107.6	9.14	2	12	133.3	9.18				
Orel Region	133	0	0.0	0.00	0	0	0.0	0.00				
Ryazan Region	153	1	12.2	4.00	1	13	12.2	4.00				
Smolensk Region	42	0	0.0	0.00	0	0	0.0	0.00				
Tambov Region	116	0	0.0	0.00	0	0	0.0	0.00				
Tver Region	71	0	0.0	0.00	0	0	0.0	0.00				
Tula Region	121	0	0.0	0.00	0	0	0.0	0.00				
Yaroslavl Region	37	0	0.0	0.00	0	0	0.0	0.00				
Moscow	24,387	19	38.0	7.84	14	324	53.6	7.67				

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	5,741	1	198	11.4	7.00	1	198	11.4	7.00
Republic of Karelia	11	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
Arkhangelsk Region	351	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
Arkhangelsk Region, excluding Nenets Autonomous Area	351	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	18	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	198	0	0	0.0	0.00	0	0	0.0	0.00
Leningrad Region	240	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	30	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	9	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	133	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	4,648	1	198	11.4	7.00	1	198	11.4	7.00
SOUTHERN FEDERAL DISTRICT	1,177	1	1	6.0	5.50	0	0	0.0	0.00
Republic of Adygeya (Adygeya)	12	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	5	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	148	1	1	6.0	5.50	0	0	0.0	0.00
Astrakhan Region	68	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	686	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	259	0	0	0.0	0.00	0	0	0.0	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	150	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
Republic of Ingushetia	0	0	0	0.0	0.00	0	0	0.0	0.00
Kabardino-Balkar Republic	3	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
Republic of North Ossetia – Alania	2	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	10	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	128	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
VOLGA FEDERAL DISTRICT	3,179	4	59	9.8	12.15	0	0	0.0	0.00
Republic of Bashkortostan	473	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	5	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	22	1	15	11.7	8.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	556	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	41	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia	140	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	141	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	38	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	392	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	154	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	106	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	994	3	44	9.2	13.90	0	0	0.0	0.00
Saratov Region	91	0	0	0.0	0.00	0	0	0.0	0.00
Ulyanovsk Region	26	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	1,149	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	13	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	294	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	415	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area – Yugra	54	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	4	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	357	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	427	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	937	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
Republic of Buryatia	12	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
Republic of Khakassia	5	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	113	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	4	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	183	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
Irkutsk Region	45	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region	374	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	107	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	51	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	43	0	0	0.0	0.00	0	0	0.0	0.00
FAR-EASTERN FEDERAL DISTRICT	547	1	20	11.3	9.00	0	0	0.0	0.00
Republic of Sakha (Yakutia)	15	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
Primorye Territory	406	1	20	11.3	9.00	0	0	0.0	0.00
Khabarovsk Territory	24	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	1	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	81	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	3	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
Chukotka Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00
CRIMEA FEDERAL DISTRICT	3	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	3	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

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

## 6.5. Foreign Cash Operations

Table 6.5.1

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

(millions of US dollars)

1	2015				2016
	September	October	November	December	January
2	3	4	5	6	
THE RUSSIAN FEDERATION	2,976.10	3,482.39	2,795.28	2,881.52	1,710.83
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,707.01</b>	<b>1,976.11</b>	<b>1,650.02</b>	<b>1,556.11</b>	<b>926.14</b>
Belgorod Region	2.46	3.15	2.36	3.09	1.29
Bryansk Region	1.62	1.44	1.02	1.31	0.77
Vladimir Region	14.05	16.96	13.37	18.10	10.16
Voronezh Region	18.86	22.54	18.65	27.76	15.39
Ivanovo Region	5.39	5.50	4.70	7.91	3.71
Kaluga Region	8.14	10.88	8.68	11.19	5.74
Kostroma Region	2.64	1.98	1.50	2.93	1.51
Kursk Region	1.67	2.42	1.60	2.32	1.30
Lipetsk Region	3.23	2.28	1.63	3.29	1.67
Moscow Region	30.15	33.50	24.48	31.55	14.87
Orel Region	3.64	4.69	4.76	3.80	2.42
Ryazan Region	17.21	21.68	17.53	20.56	13.06
Smolensk Region	3.20	3.31	2.23	3.03	1.40
Tambov Region	0.83	1.26	0.89	1.17	0.84
Tver Region	5.14	6.09	4.61	4.87	2.96
Tula Region	13.93	19.19	11.44	10.78	7.88
Yaroslavl Region	10.40	11.84	8.11	9.78	8.37
Moscow	1,564.46	1,807.40	1,522.49	1,392.68	832.80
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>352.58</b>	<b>415.59</b>	<b>319.19</b>	<b>340.84</b>	<b>197.31</b>
Republic of Karelia	1.69	2.05	1.35	1.72	0.84
Republic of Komi	1.99	2.22	1.79	2.40	1.69
Arkhangelsk Region	2.89	2.95	1.95	2.71	1.67
Nenets Autonomous Area	0.06	0.06	0.04	0.11	0.09
Arkhangelsk Region, excluding Nenets Autonomous Area	2.83	2.89	1.91	2.60	1.58
Vologda Region	6.70	8.87	6.66	8.06	5.98
Kaliningrad Region	17.82	21.47	15.32	15.79	10.64
Leningrad Region	83.40	76.64	59.57	65.46	32.81
Murmansk Region	4.11	5.83	3.89	4.33	2.91
Novgorod Region	1.32	1.90	1.20	1.58	0.88
Pskov Region	1.57	1.95	1.33	1.82	0.77
Saint Petersburg	231.08	291.71	226.12	236.97	139.13
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>156.88</b>	<b>186.60</b>	<b>132.70</b>	<b>153.55</b>	<b>86.72</b>
Republic of Adygeya (Adygeya)	2.47	2.84	1.71	2.54	1.86
Republic of Kalmykia	0.32	0.22	0.22	0.31	0.12
Krasnodar Territory	77.38	88.82	63.27	68.46	40.42
Astrakhan Region	4.32	6.07	4.82	4.32	4.14
Volgograd Region	10.74	17.09	10.72	13.94	6.82
Rostov Region	61.65	71.57	51.96	63.98	33.36
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>46.84</b>	<b>59.23</b>	<b>40.64</b>	<b>43.46</b>	<b>25.69</b>
Republic of Dagestan	2.46	3.51	3.84	3.83	1.66
Republic of Ingushetia	1.49	1.19	0.42	1.01	1.25
Kabardino-Balkar Republic	4.80	3.53	3.11	3.22	3.24
Karachay-Cherkess Republic	4.44	4.53	2.41	2.08	0.96

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

1	2	3	4	5	6
Republic of North Ossetia – Alania	5.34	8.84	4.98	6.07	3.43
Chechen Republic	1.02	1.66	1.05	1.32	0.92
Stavropol Territory	27.29	35.97	24.84	25.92	14.23
<b>VOLGA FEDERAL DISTRICT</b>	<b>226.31</b>	<b>262.85</b>	<b>200.61</b>	<b>259.84</b>	<b>157.58</b>
Republic of Bashkortostan	20.18	22.00	17.06	24.09	15.41
Mari El Republic	0.70	0.89	0.53	1.19	0.66
Republic of Mordovia	1.13	1.08	0.83	1.36	0.82
Republic of Tatarstan (Tatarstan)	40.70	45.86	39.16	53.99	30.50
Udmurt Republic	7.95	11.57	7.45	12.77	8.99
Chuvash Republic – Chuvashia	8.48	11.35	7.94	5.49	4.61
Perm Territory	13.56	14.55	11.01	14.01	9.51
Kirov Region	5.15	6.40	4.63	6.21	3.58
Nizhny Novgorod Region	28.44	33.31	24.25	29.53	17.69
Orenburg Region	6.35	7.74	6.09	7.24	4.16
Penza Region	2.56	2.40	2.44	4.03	1.80
Samara Region	49.09	57.96	43.66	55.73	33.80
Saratov Region	17.43	17.40	13.29	17.22	11.27
Ulyanovsk Region	24.58	30.33	22.27	27.01	14.78
<b>URALS FEDERAL DISTRICT</b>	<b>144.88</b>	<b>174.58</b>	<b>133.42</b>	<b>166.14</b>	<b>103.22</b>
Kurgan Region	1.43	1.68	1.25	1.94	1.05
Sverdlovsk Region	79.70	101.01	78.49	88.06	53.76
Tyumen Region	25.21	30.24	20.75	35.65	20.80
Khanty-Mansi Autonomous Area – Yugra	13.24	16.15	12.06	16.05	9.74
Yamal-Nenets Autonomous Area	2.67	3.14	2.30	3.49	1.94
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	9.30	10.95	6.39	16.12	9.12
Chelyabinsk Region	38.53	41.65	32.93	40.49	27.62
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>167.52</b>	<b>203.09</b>	<b>164.91</b>	<b>190.08</b>	<b>112.47</b>
Altai Republic	0.16	0.16	0.19	0.42	0.20
Republic of Buryatia	21.07	27.56	24.40	29.99	18.81
Republic of Tuva	0.12	0.11	0.05	0.14	0.05
Republic of Khakassia	1.65	1.96	1.39	0.94	1.24
Altai Territory	4.48	4.89	3.94	5.48	3.09
Trans-Baikal Territory	0.89	0.88	0.61	1.48	0.80
Krasnoyarsk Territory	32.33	42.55	33.05	38.68	22.03
Irkutsk Region	9.82	9.66	6.91	8.64	5.36
Kemerovo Region	5.06	5.97	5.29	5.52	3.41
Novosibirsk Region	72.92	88.67	72.95	80.52	46.95
Omsk Region	14.03	13.57	10.50	11.88	6.49
Tomsk Region	4.98	7.11	5.65	6.39	4.04
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>136.08</b>	<b>167.25</b>	<b>135.80</b>	<b>152.72</b>	<b>93.46</b>
Republic of Sakha (Yakutia)	2.07	2.50	1.59	3.50	2.35
Kamchatka Territory	2.54	3.83	2.46	4.45	2.34
Primorye Territory	69.98	81.74	67.29	68.86	43.93
Khabarovsk Territory	20.51	29.07	21.67	25.45	17.89
Amur Region	33.07	40.32	35.49	38.85	20.01
Magadan Region	1.29	2.16	1.47	2.34	0.68
Sakhalin Region	6.49	7.44	5.75	9.15	6.19
Jewish Autonomous Region	0.04	0.04	0.04	0.06	0.04
Chukotka Autonomous Area	0.09	0.13	0.05	0.07	0.03
<b>CRIMEA FEDERAL DISTRICT</b>	<b>40.19</b>	<b>37.51</b>	<b>15.25</b>	<b>16.98</b>	<b>10.11</b>
Republic of Crimea	29.07	27.44	11.17	12.79	7.21
Sevastopol	11.12	10.06	4.08	4.19	2.91



Table 6.5.2

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

(millions of US dollars)

1	2015				2016
	September	October	November	December	January
2	3	4	5	6	6
THE RUSSIAN FEDERATION	1,682.27	1,582.56	1,414.67	2,265.50	1,435.46
CENTRAL FEDERAL DISTRICT	839.12	792.41	712.39	1,083.72	654.66
Belgorod Region	2.69	2.22	1.67	2.53	2.30
Bryansk Region	1.96	1.70	1.21	1.68	1.62
Vladimir Region	14.27	13.24	12.03	18.83	11.85
Voronezh Region	14.78	12.25	10.35	19.79	15.65
Ivanovo Region	3.30	2.85	2.93	4.43	3.13
Kaluga Region	9.17	9.46	8.73	13.86	8.39
Kostroma Region	1.78	1.43	1.36	2.59	1.31
Kursk Region	1.93	1.37	1.13	1.66	1.65
Lipetsk Region	2.51	1.65	1.86	2.90	1.79
Moscow Region	25.36	24.02	23.27	28.65	18.72
Orel Region	2.93	2.39	2.61	2.91	2.43
Ryazan Region	10.85	10.52	10.39	17.53	13.13
Smolensk Region	2.96	2.66	2.32	2.98	2.31
Tambov Region	1.21	0.62	0.54	0.95	0.71
Tver Region	2.72	2.95	2.47	4.19	3.26
Tula Region	5.54	4.94	4.53	7.37	5.66
Yaroslavl Region	6.83	6.48	5.65	9.12	8.11
Moscow	728.34	691.68	619.34	941.77	552.63
NORTH-WESTERN FEDERAL DISTRICT	273.55	250.19	219.43	353.17	228.34
Republic of Karelia	2.09	1.99	1.67	2.40	1.95
Republic of Komi	1.15	1.27	1.00	1.88	1.39
Arkhangelsk Region	1.93	2.89	2.71	3.75	2.47
Nenets Autonomous Area	0.02	0.01	0.01	0.02	0.02
Arkhangelsk Region, excluding Nenets Autonomous Area	1.91	2.87	2.70	3.73	2.45
Vologda Region	3.97	5.17	4.96	8.49	6.21
Kaliningrad Region	25.51	27.65	24.01	40.84	27.74
Leningrad Region	64.62	56.27	48.04	55.82	33.76
Murmansk Region	2.81	2.96	2.24	3.52	2.09
Novgorod Region	1.35	1.21	0.98	1.78	1.55
Pskov Region	2.79	2.93	2.07	2.95	1.99
Saint Petersburg	167.34	147.85	131.74	231.74	149.19
SOUTHERN FEDERAL DISTRICT	131.11	113.66	107.35	176.44	112.14
Republic of Adygeya (Adygeya)	2.47	2.84	2.14	3.08	2.21
Republic of Kalmykia	0.26	0.24	0.18	0.38	0.19
Krasnodar Territory	78.48	61.46	60.82	99.86	64.82
Astrakhan Region	4.20	2.17	1.65	2.67	2.54
Volgograd Region	8.10	8.62	6.98	13.29	7.90
Rostov Region	37.60	38.33	35.58	57.17	34.47
NORTH CAUCASIAN FEDERAL DISTRICT	16.08	15.90	14.02	22.18	13.90
Republic of Dagestan	1.01	1.08	0.85	1.24	0.82
Republic of Ingushetia	0.07	0.03	0.05	0.85	0.18
Kabardino-Balkar Republic	1.15	1.01	0.74	1.52	0.88
Karachay-Cherkess Republic	3.20	2.88	1.41	1.16	0.73

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

1	2	3	4	5	6
Republic of North Ossetia – Alania	1.01	2.27	1.61	2.35	1.33
Chechen Republic	0.07	0.05	0.04	0.04	0.07
Stavropol Territory	9.57	8.58	9.31	15.02	9.89
<b>VOLGA FEDERAL DISTRICT</b>	<b>142.29</b>	<b>135.13</b>	<b>119.63</b>	<b>210.85</b>	<b>146.70</b>
Republic of Bashkortostan	14.81	12.79	11.67	22.52	15.19
Mari El Republic	0.90	0.85	0.88	1.33	1.09
Republic of Mordovia	0.82	0.77	0.72	1.08	0.93
Republic of Tatarstan (Tatarstan)	21.18	22.34	18.91	28.42	21.95
Udmurt Republic	3.88	4.31	4.10	9.82	6.46
Chuvash Republic – Chuvashia	3.43	3.05	2.33	5.63	4.46
Perm Territory	6.93	7.25	6.99	10.74	7.85
Kirov Region	3.65	3.57	3.50	4.06	3.60
Nizhny Novgorod Region	16.69	15.43	13.56	21.63	17.85
Orenburg Region	5.93	4.61	4.51	8.18	6.50
Penza Region	2.07	1.75	1.47	2.96	2.63
Samara Region	31.77	31.68	25.96	51.84	31.51
Saratov Region	13.41	11.56	10.38	15.08	10.03
Ulyanovsk Region	16.83	15.18	14.65	27.57	16.65
<b>URALS FEDERAL DISTRICT</b>	<b>78.70</b>	<b>71.54</b>	<b>62.04</b>	<b>110.23</b>	<b>81.82</b>
Kurgan Region	1.54	1.00	0.92	1.55	0.86
Sverdlovsk Region	38.79	35.51	33.62	60.03	44.07
Tyumen Region	12.89	13.75	10.03	16.79	12.86
Khanty-Mansi Autonomous Area – Yugra	5.13	6.36	4.75	6.75	6.06
Yamal-Nenets Autonomous Area	0.98	0.92	0.83	1.12	0.79
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	6.79	6.47	4.46	8.91	6.01
Chelyabinsk Region	25.48	21.29	17.47	31.86	24.03
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>98.09</b>	<b>90.10</b>	<b>76.53</b>	<b>136.73</b>	<b>97.77</b>
Altai Republic	0.24	0.25	0.16	0.31	0.25
Republic of Buryatia	8.67	9.06	8.68	18.28	16.28
Republic of Tuva	0.04	0.04	0.04	0.07	0.04
Republic of Khakassia	0.70	0.92	0.76	0.67	0.83
Altai Territory	3.50	3.12	2.57	4.89	3.57
Trans-Baikal Territory	0.55	0.45	0.35	0.61	0.56
Krasnoyarsk Territory	14.75	14.85	13.21	27.01	16.08
Irkutsk Region	5.39	4.27	3.48	4.56	3.16
Kemerovo Region	2.87	2.93	2.88	4.23	3.27
Novosibirsk Region	47.42	41.57	35.30	60.24	43.31
Omsk Region	11.32	9.93	6.72	11.88	7.49
Tomsk Region	2.64	2.74	2.37	3.97	2.95
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>77.30</b>	<b>82.72</b>	<b>73.78</b>	<b>116.07</b>	<b>72.44</b>
Republic of Sakha (Yakutia)	0.92	0.69	0.77	2.05	0.97
Kamchatka Territory	1.45	1.35	1.97	1.79	1.52
Primorye Territory	47.03	53.14	46.08	66.97	38.25
Khabarovsk Territory	13.28	14.54	12.30	24.47	15.79
Amur Region	10.27	8.10	7.38	12.89	10.96
Magadan Region	0.33	0.30	0.46	0.58	0.36
Sakhalin Region	3.94	4.55	4.78	7.24	4.51
Jewish Autonomous Region	0.08	0.04	0.04	0.07	0.06
Chukotka Autonomous Area	0.01	0.02	0.01	0.01	0.01
<b>CRIMEA FEDERAL DISTRICT</b>	<b>29.74</b>	<b>31.63</b>	<b>29.5</b>	<b>55.81</b>	<b>28.35</b>
Republic of Crimea	22.49	22.10	19.19	33.28	20.63
Sevastopol	7.26	9.52	10.31	22.53	7.72

## 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	payouts 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	-	-	-	-	-	-	-

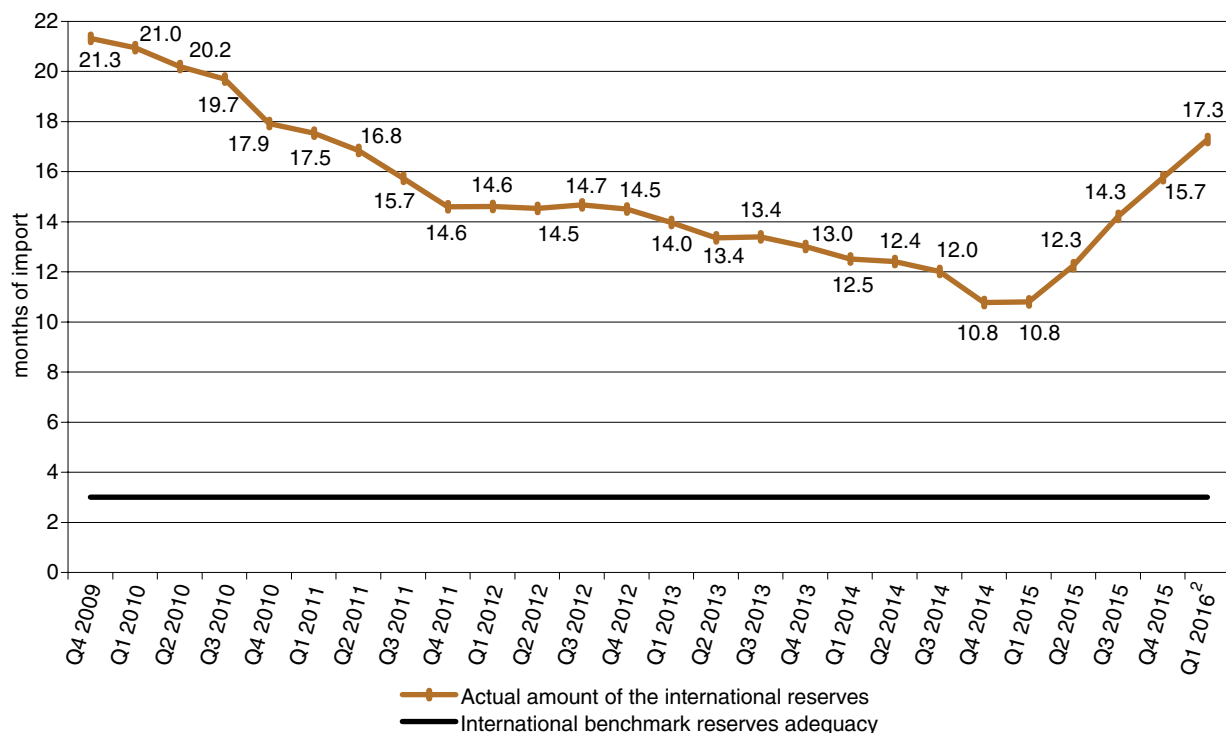
Table 6.6.2 (cont.)

	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
SOUTHERN FEDERAL DISTRICT	90,006	1,775.1	250,965	12,957.6	35.8	52.1	6,855
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
NORTH CAUCASIAN FEDERAL DISTRICT	-	-	-	-	-	-	-
Republic of Dagestan	-	-	-	-	-	-	-
Republic of Ingushetia	-	-	-	-	-	-	-
Kabardino-Balkar Republic	-	-	-	-	-	-	-
Karachay-Cherkess Republic	-	-	-	-	-	-	-
Republic of North Ossetia – Alania	-	-	-	-	-	-	-
Chechen Republic	-	-	-	-	-	-	-
Stavropol Territory	-	-	-	-	-	-	-
VOLGA FEDERAL DISTRICT	273,964	9,194.0	200,569	9,501.3	209.3	314.2	53,187
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	-	-	-	-	-	-	-

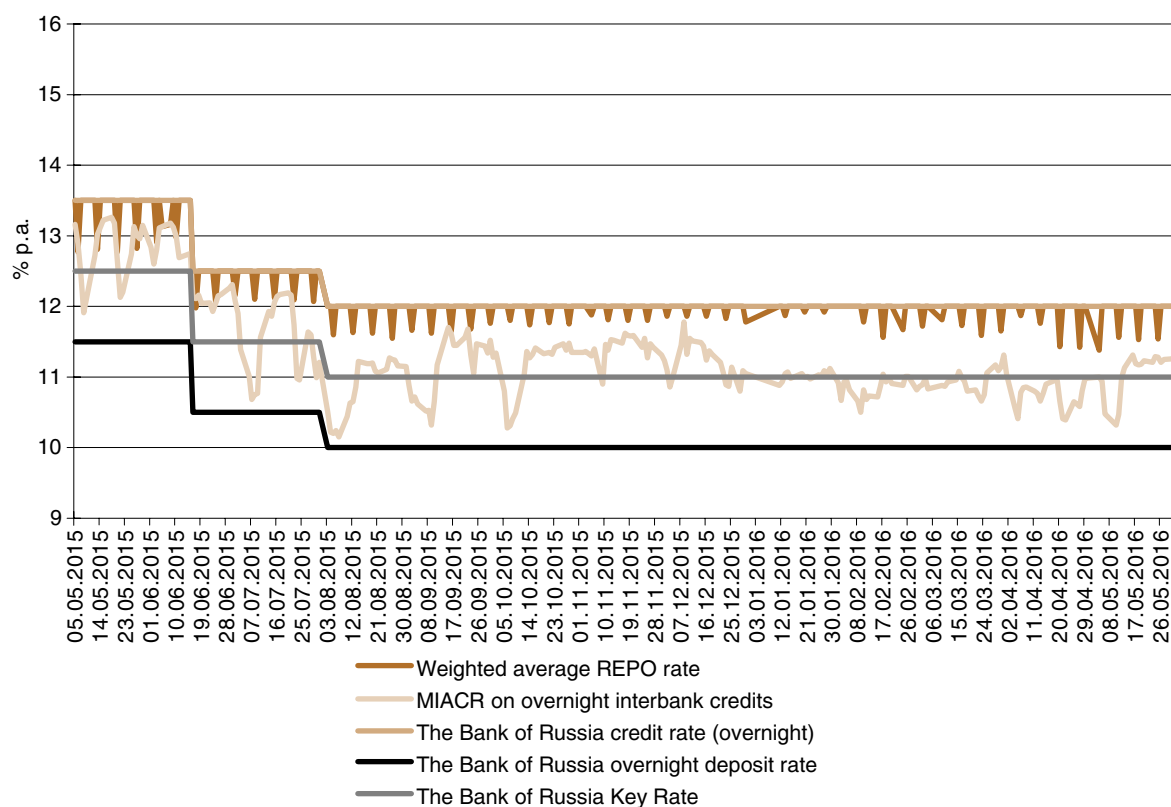


## 7. CHARTS AND DIAGRAMS

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



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

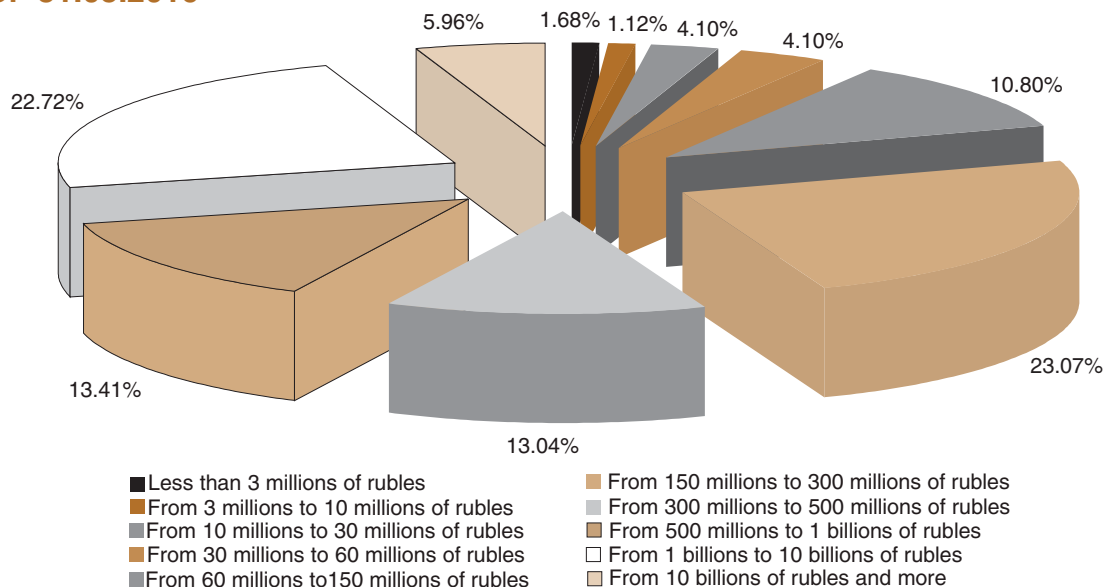


<sup>1</sup> See also the methodological comments to the table 1.11 "International Reserves of the Russian Federation".

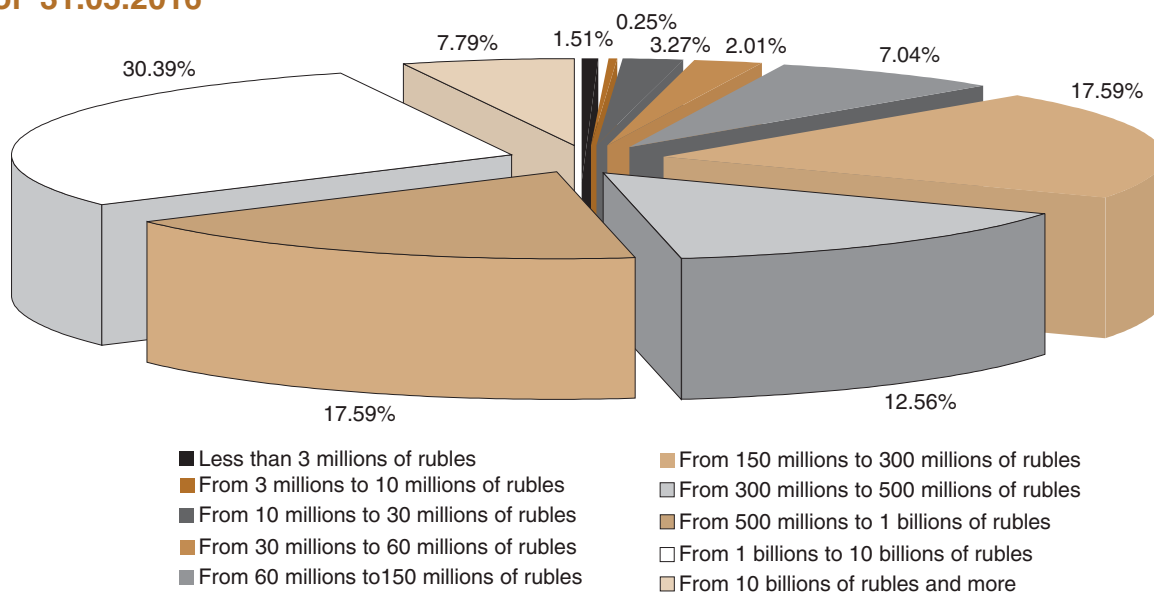
<sup>2</sup> Estimated value.



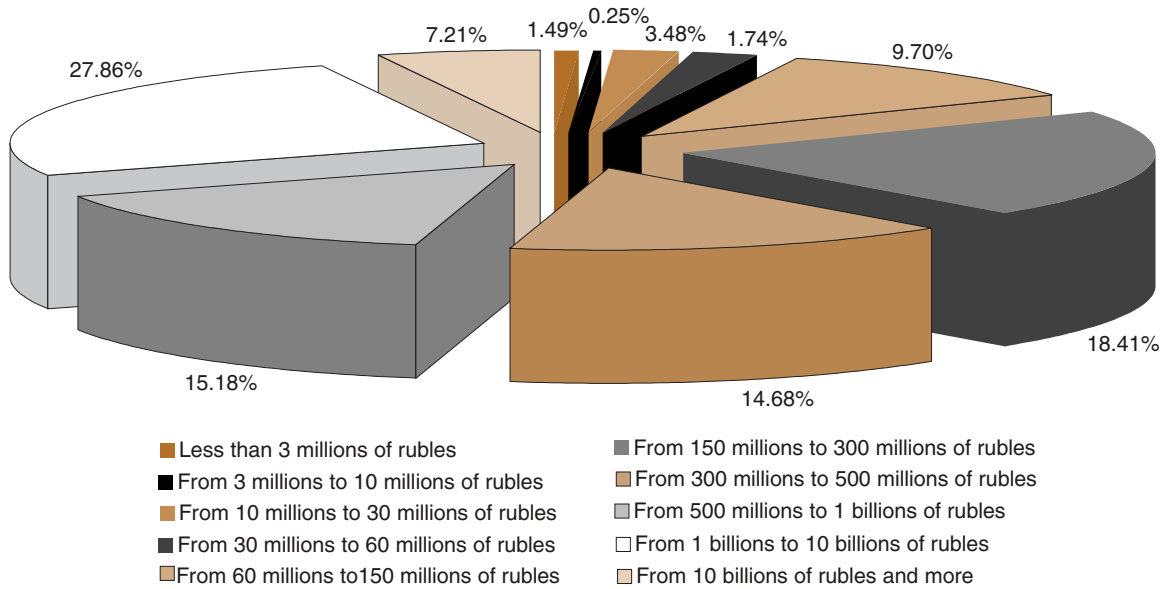
### 7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 404-P, on 09.08.2013, Grouped by Size of Registered Authorized Capital as of 31.05.2016



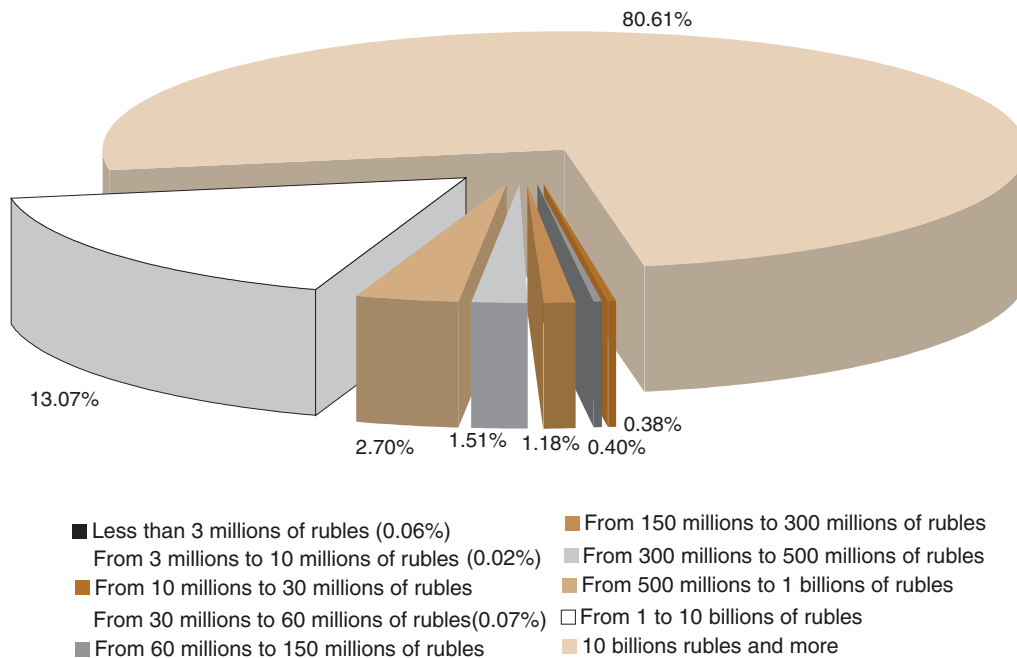
### 7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 04.08.2003, Grouped by Size of Registered Authorized Capital as of 31.05.2016



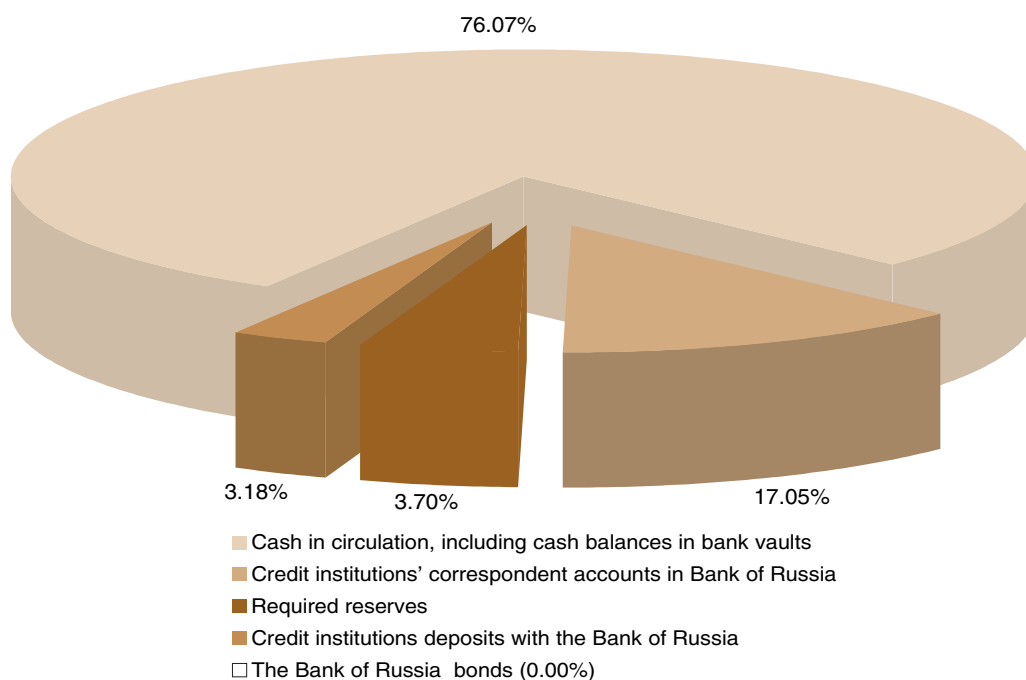
**7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 31.05.2016**



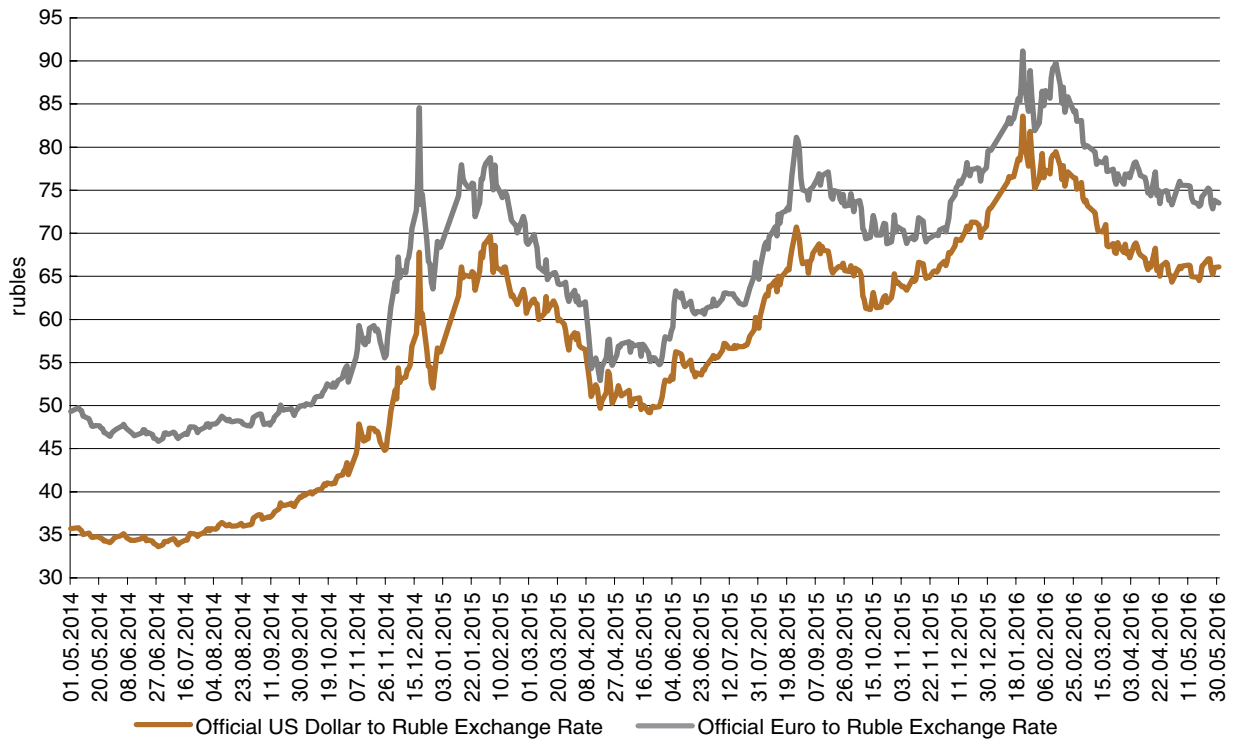
### 7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from June 09 to July 06, 2016 (Credit Institutions Grouped by Size of Registered Authorized Capital)



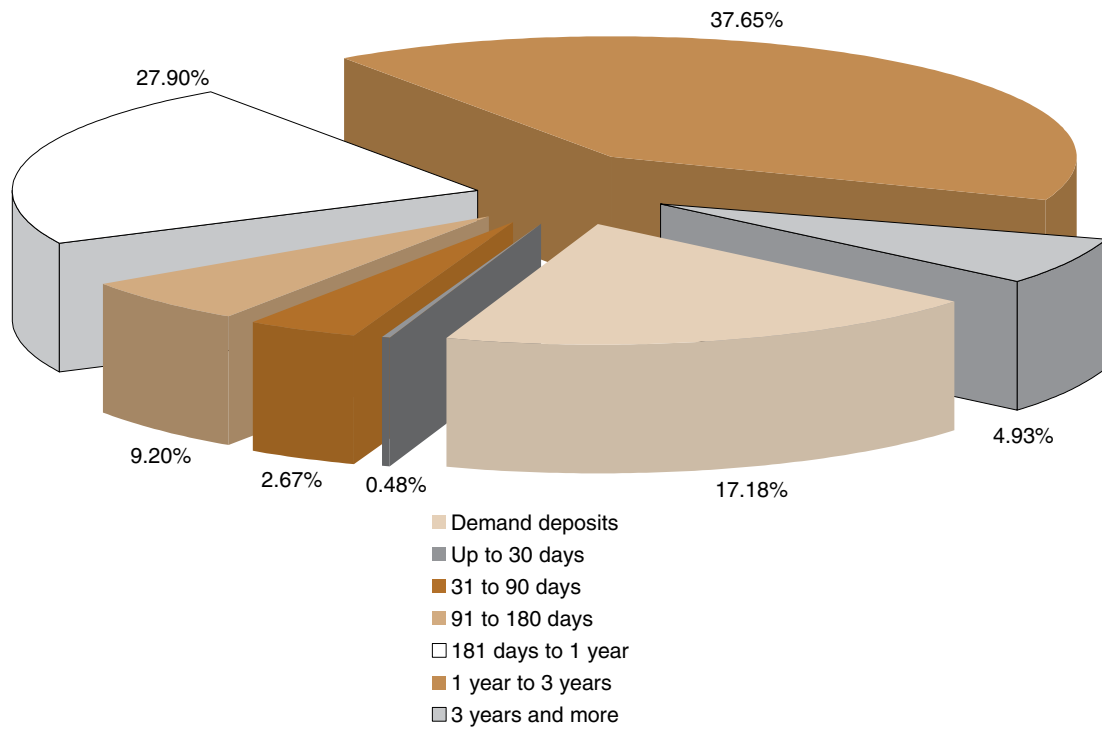
### 7.7. Structure of Broad Monetary Base as of 31.05.2016



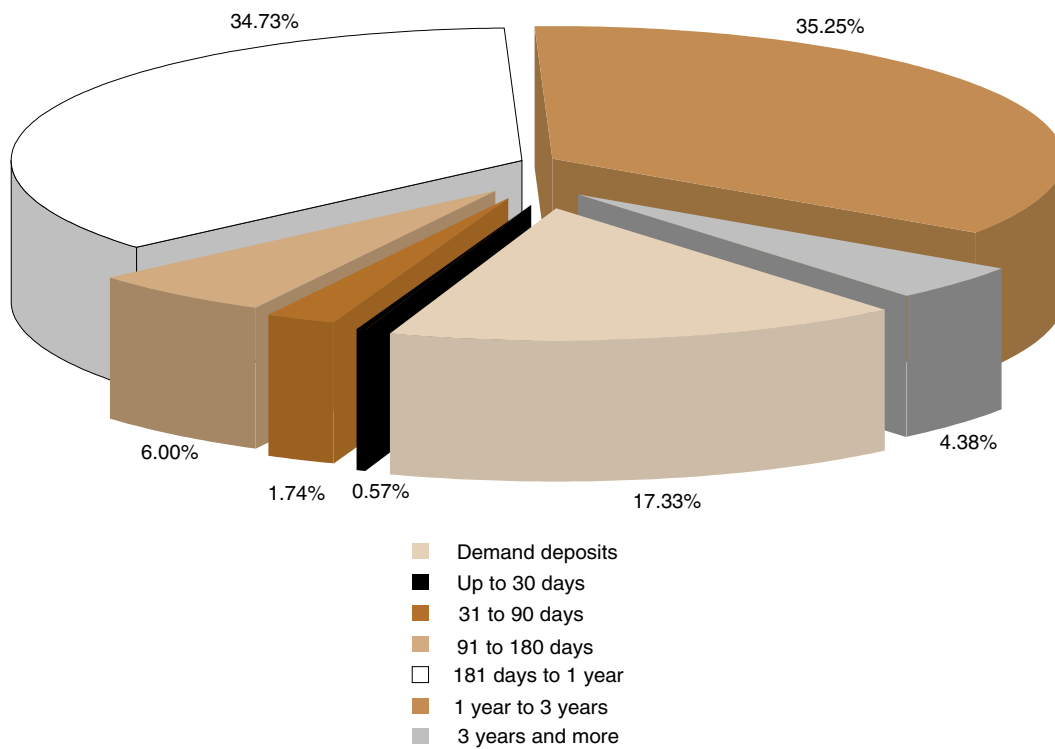
## 7.8. Ruble Exchange Rate Dynamics in May, 2014 — May, 2016



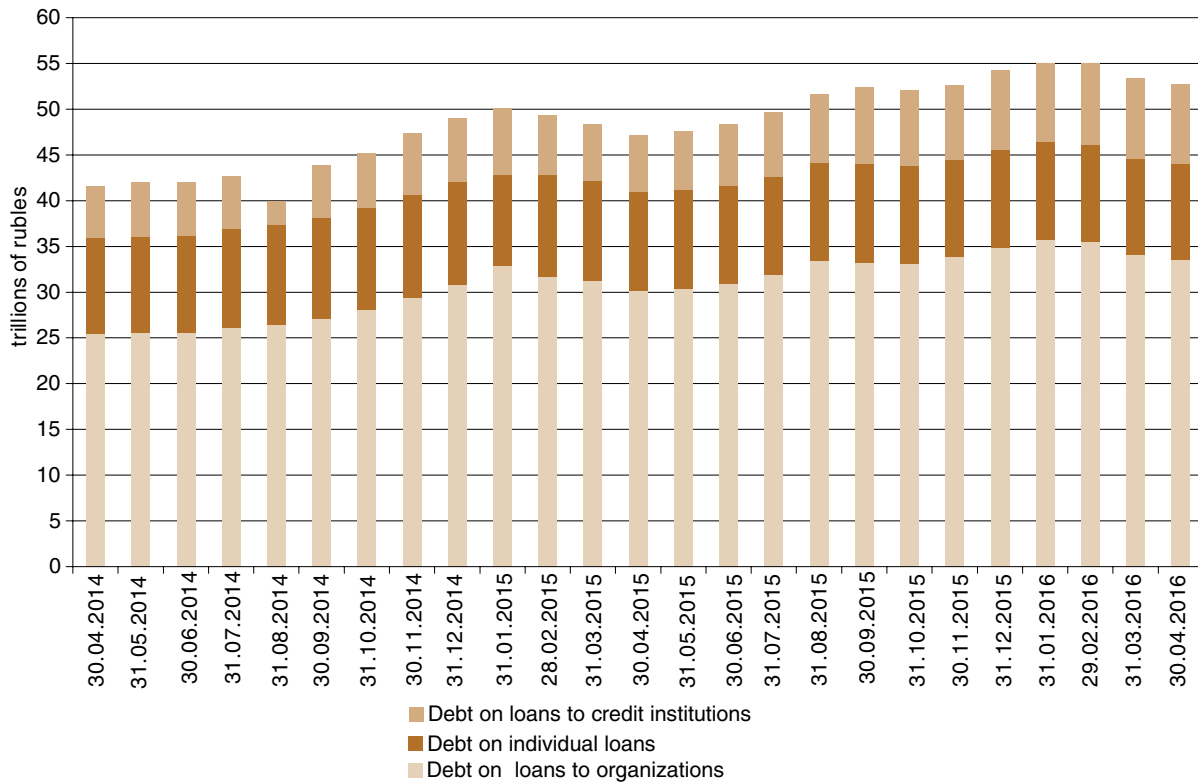
### 7.9. Structure of Individual Deposits Denominated in Rubles as of 30.04.2015



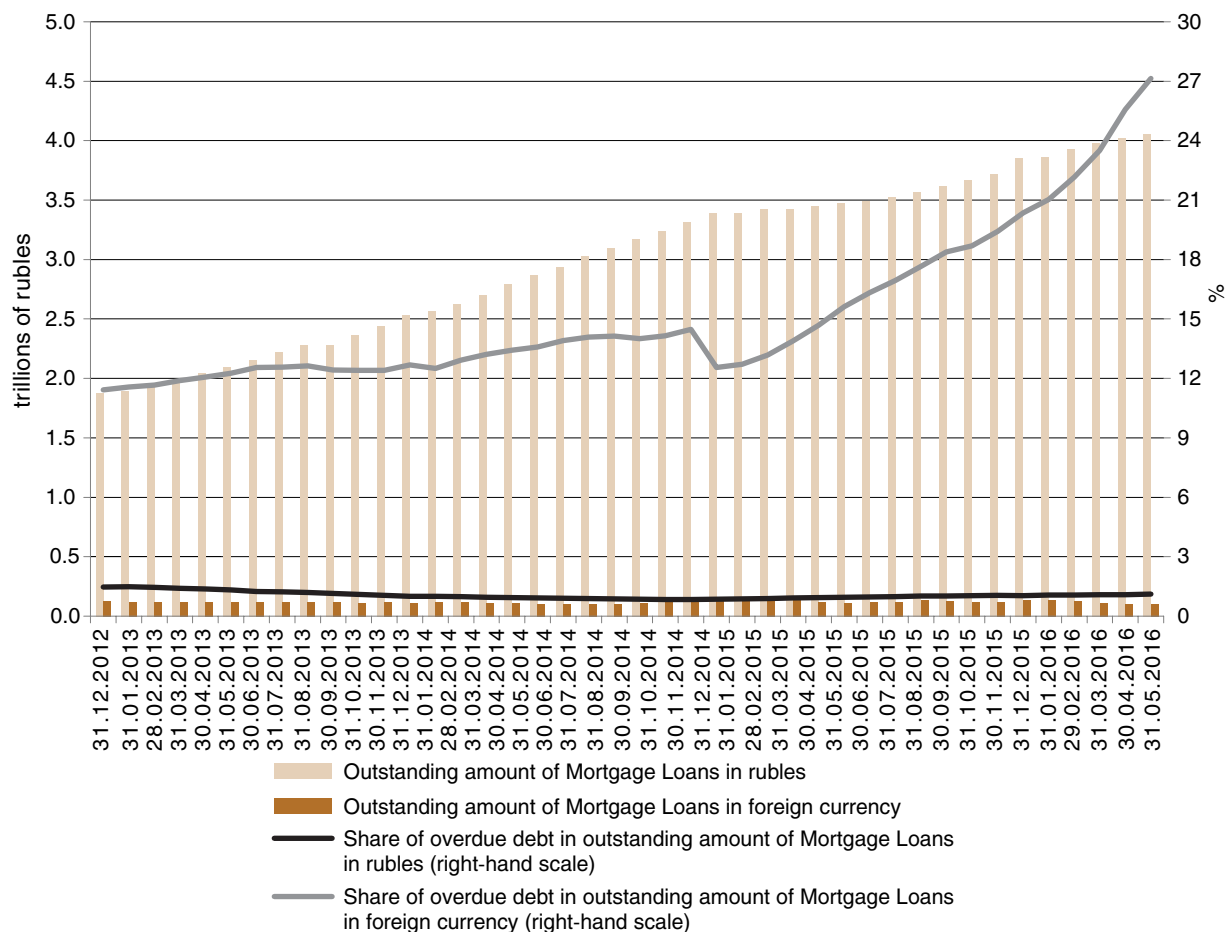
### as of 30.04.2016



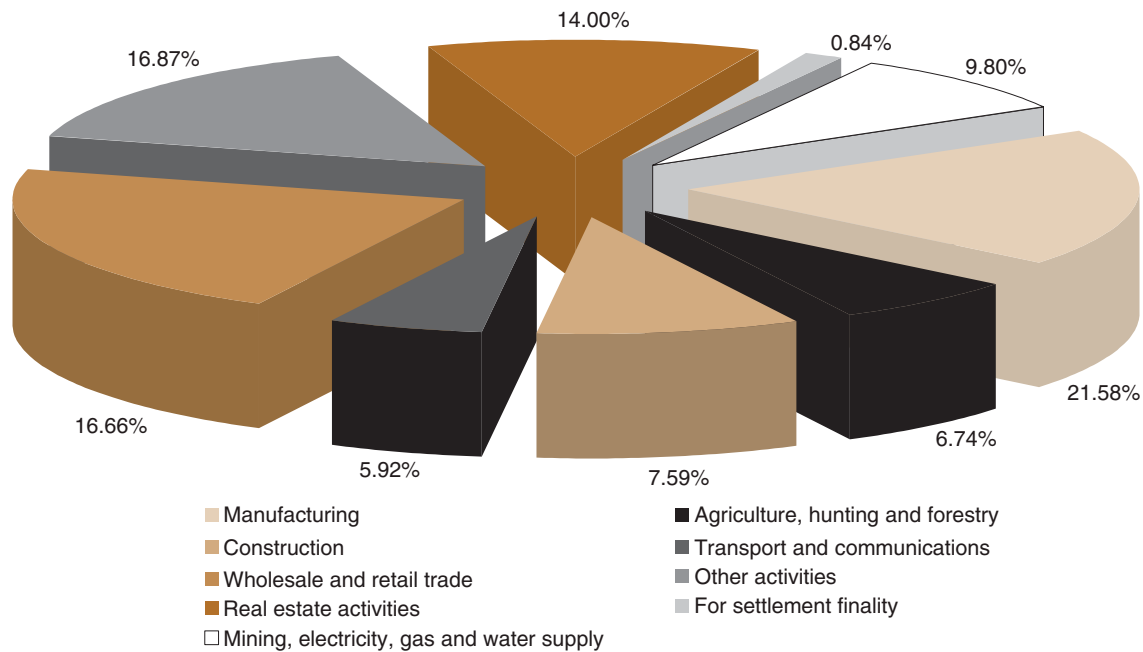
### 7.10. Dynamics of Debt on Loans Extended



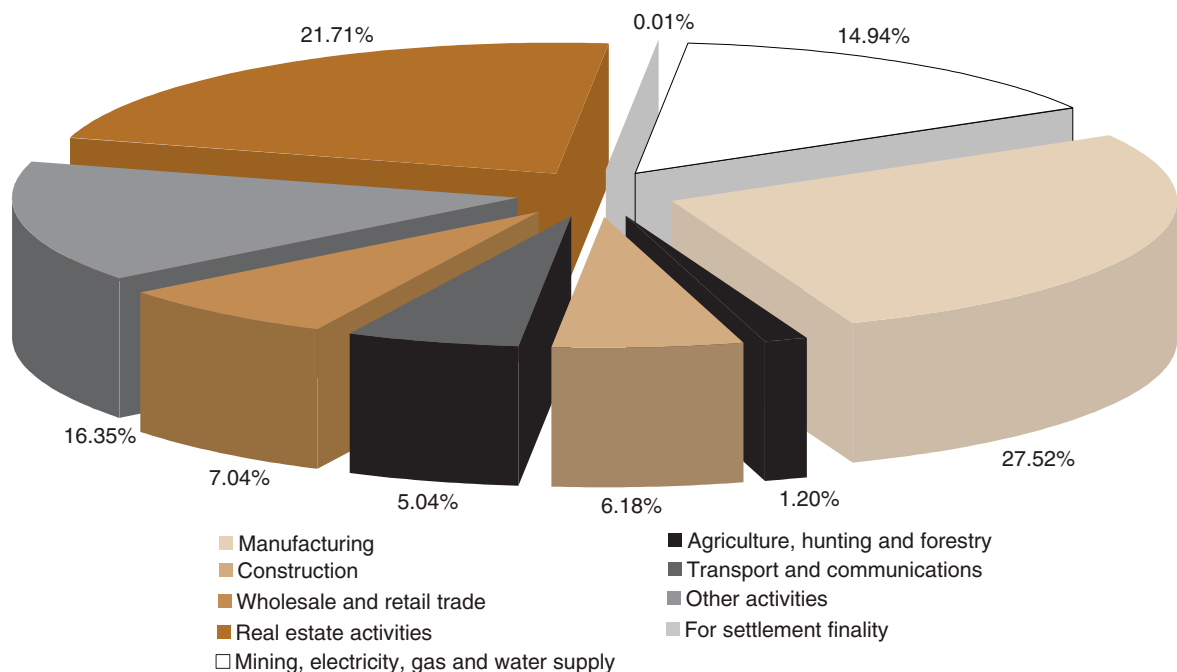
### 7.11. Outstanding amount of Mortgage loans



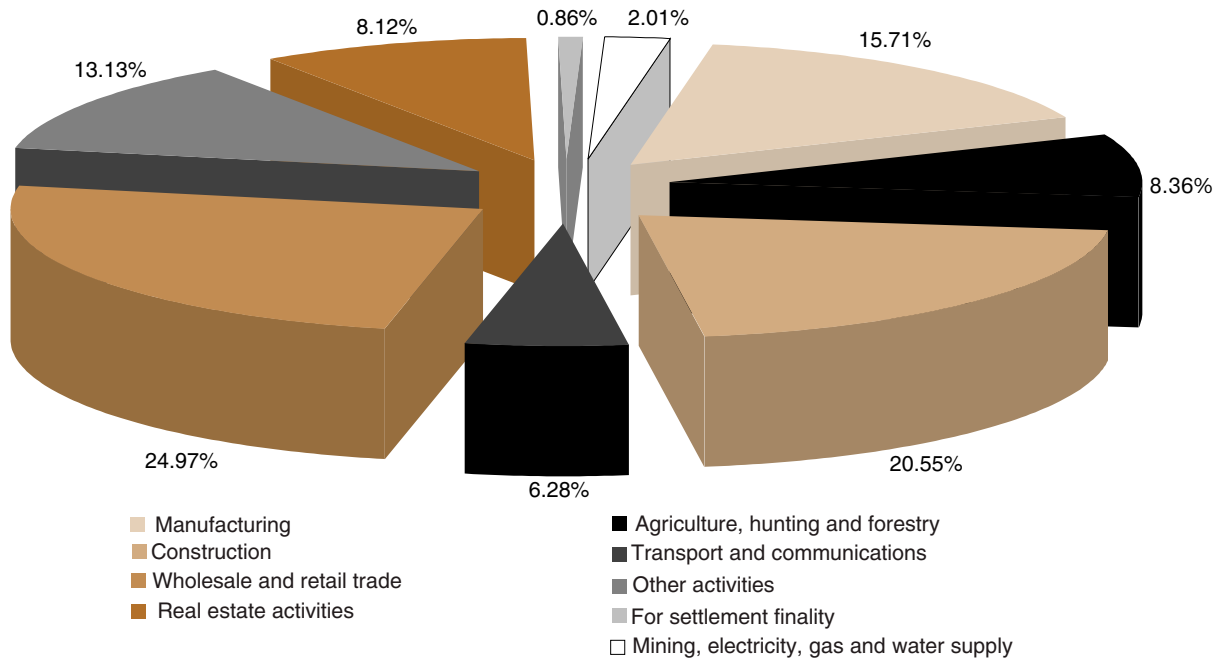
### 7.12. Structure of Ruble-Denominated Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.05.2016



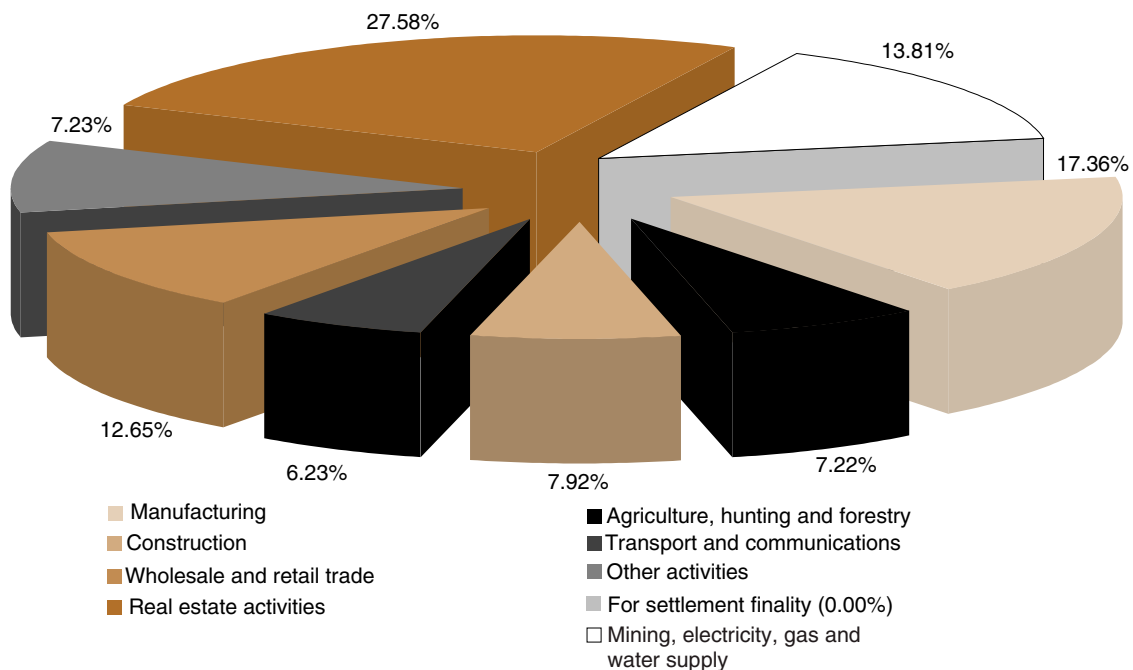
### 7.13. Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.05.2016



### 7.14. Structure of Ruble-Denominated Overdue Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.05.2016



### 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 31.05.2016





## 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 Forth Quarter of**  
**2015**

### 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**

**Average Moscow Interbank Ruble Bid Rates (MIBID) and Average Moscow Interbank Ruble Offered Rates (MIBOR)**

**Table 3.1.4**

**Average Moscow Interbank US Dollar Bid Rates (MIBID USD) and Average Moscow Interbank US Dollar Offered Rates (MIBOR USD)**

**Table 3.1.5**

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

**Table 3.1.6**

**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 Moscow Interbank Bid Rates (MIBID) and Monthly Average Moscow Interbank Offered Rates (MIBOR)** are calculated as simple averages of daily MIBID and MIBOR rates for the corresponding period with breakdown by maturity bands.

**Average Moscow Interbank Bid Rates (MIBID) and Average Moscow Interbank Offered Rates (MIBOR)** are calculated as simple averages of daily bid/offered rates of contributing Moscow banks with breakdown by maturity bands. Maximal rates (10% of overall number of rates) and minimal rates (10% of overall number of rates) are excluded from calculation.

**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 Moscow banks' credits (MIACR, MIACR-IG, MIACR-B)** are calculated as weighted averages of the interest rates applied to the actual interbank lending transactions conducted by Moscow banks with breakdown by maturity bands. Transactions with maximal rates (10% of overall volume of transactions) and transactions with minimal rates (10% of overall volume of transactions) are excluded from calculation.

Since January 2015 transactions with volume 10 times above the maximum total daily volume of the bank's similar transactions (with regard to maturity and currency) for the latest six months are excluded from calculation of interbank lending rates MIACR, MIACR-IG, MIACR-B. Furthermore, rates and corresponding

turnover volumes are not published in case of calculation on the basis of less than three transactions.

Since August 2015 bank's transactions with one counterparty at the similar rate (with regard to maturity and currency) are considered as one transaction for calculation of interbank lending rates MIACR, MIACR-IG, MIACR-B.

Since February 2016 transactions between banks involved in measures aimed at preventing bank bankruptcy and corresponding investor banks are excluded from calculation of interbank lending rates MIACR, MIACR-IG, MIACR-B.

**Weighted Average Actual Rates on Moscow banks' credits (MIACR)** include rates in lending transactions with resident and non-resident banks.

**Weighted Average Actual Rates on Moscow banks' credits to Russian banks with high credit rating (MIACR-IG)** include rates in lending transactions with Russian banks with credit rating from Baa3 on Moody's scale or BBB- on Fitch and Standard & Poor's scales and higher.

**Weighted Average Actual Rates on Moscow banks' credits to Russian banks with speculative credit rating (MIACR-B)** include rates in lending transactions with Russian banks with credit rating from B3 to B1 on Moody's scale or from B- to B+ on Fitch and Standard & Poor's scales.

**Table 3.1.7**

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

**Table 3.1.8**

**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.

<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’.

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 non-residents for ruble cash to the number of transactions for foreign cash purchase/sale for rubles in cash.

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

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

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

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

**Table 3.2.6**

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

##### **General Provisions**

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

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

##### **Individual Indicators Highlights**

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

**Table 3.3**

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

##### **General Provisions**

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

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

#### **Individual Indicators Highlights**

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

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

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

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

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

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

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

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

3) the obligation of the parties or a party to the agreement to transfer the securities, currency or commodities to the other party

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

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

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

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

2) an agreement providing for the following:

the obligation of either party to the agreement under the terms and conditions defined when making it, if the other party makes a claim, to purchase or sell the underlying securities, currency or commodity, including by way of making by a party (parties) thereto and (or) by the person (persons) in whose interests the option agreement has been made, a contract of securities purchase and sale, a contract of foreign currency purchase and sale or a contract of commodities delivery; or

the obligation of either party to an agreement, if the other party thereto makes a claim, to make a contract which is a derivative and constitutes an underlying asset.

**Table 3.4**  
**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 depository receipts (RDRs) also may be included into the indices' Constituent List. The market capitalization contains a share of stocks outstanding in the secondary market (free-float).

More detailed information on the calculation of the above indicators is available at the website <http://rts.micex.ru>.



## Section 4. Financial Institutions' Performance

### Subsection 4.1 General Description

**Table 4.1.1**  
**Number and Structure of Credit Institutions**

#### General Provisions

The table provides data on the number and structure of the registered credit institutions in the Russian Federation.

Credit institutions are subject to state registration pursuant to the Federal Law "On the State Registration of Legal Entities and Individual Entrepreneurs". They are registered according to the procedure established by Articles 4 and 59 of the Federal Law "On the Central Bank of the Russian Federation (the Bank of Russia)" and Article 12 of the Federal Law "On Banks and Banking Activities".

The Bank of Russia makes decisions on state registration of credit institutions, grants banking licences to them and suspends and revokes such licences.

Data on the establishment, reorganization and liquidation of credit institutions and other data stipulated by federal laws are entered into a single state register of legal entities by an authorized registering body on the basis of the Bank of Russia decision on corresponding state registration. The Bank of Russia interacts with the registration authority on issues relating to the state registration of credit institutions in accordance with the procedure agreed by the Bank of Russia with the registration authority. (For the procedure of registration of credit institutions and licensing of banking activities, see also the Bank of Russia Instruction No. 135-I, dated April 2, 2010, "On the Procedure for Making Decisions by the Bank of Russia on the State Registration of Credit Institutions and Issuing Banking Licences".)

To fulfill its controlling and supervisory functions, the Bank of Russia keeps the State Register of Credit Institutions in accordance with the procedure established by federal laws and the Bank of Russia rules and regulations issued in pursuance of these laws.

The register of licences granted to credit institutions must be published by the Bank of Russia in the *Bank of Russia Bulletin* at least once a year. Any change or addition to the register is published by the Bank of Russia within one month from the day it was entered into the register.

Information on official registration of credit institutions, granting them licences, changes in their names, location, restructuring and liquidation are reported in the *Bank of Russia Bulletin* and placed on the Bank of Russia's website.

#### Individual Indicators Highlights

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

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

**Bank** — credit institution having an exclusive authority for complex banking operations, namely: to accept deposits of legal entities and individuals, to invest raised funds on its behalf and at its cost on terms of repayability, chargeability, and maturity, and also to open and keep banking accounts of individuals and legal entities.

#### Nonbanking credit institution:

- 1) credit institution authorized exclusively for banking operations, mentioned in points 3 and 4 (only in the part of banking accounts of legal entities connected with money transfers without opening banking accounts), and also in point 5 (only in the part of money transfers without opening banking accounts) and in point 9 part one Article 5 Federal Law "On Banks and Banking Activities" (nonbanking credit institutions authorized for money transfers without opening banking accounts and other banking operations connected with them);

- 2) credit institution authorized for selected banking operations, established by Federal Law "On Banks and Banking Activities". The permissible combination of banking operations for such nonbanking institutions are specified by the Bank of Russia.
- 3) credit institution – central counterparty operating in compliance with Federal Law No. 7-FZ, dated February 7, 2011, 'On Clearing, Clearing Activity and Central Counterparty'. The Bank of Russia establishes admissible combinations of banking operations for a non-bank credit institution – central counterparty.

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

**Credit institutions licensed for banking operations** — credit institutions registered by the Bank of Russia before July 1, 2002, or by the registration authority, and entitled to conduct banking operations.

**The Bank of Russia licence** is a special permission of the Central Bank of the Russian Federation (the Bank of Russia) on whose basis a credit institution has the right to conduct banking operations. The banking licence spells out the banking operations the given credit institution has the right to carry out, and also the currency in which these banking operations can be performed.

The following types of licences may be issued to newly created credit institutions:

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

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

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

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

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

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

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

**The authorized capital of a credit institution** is based on funds contributed by owners (shares and other equity) and determines the minimum amount of assets serving as a guarantee to creditors.

As of the date of application for the state registration and a licence to conduct banking operations the minimum amount of the share capital for newly created credit institution complies with Article 11 of the Federal Law "On Banks and Banking Activities".

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

**Branches of credit institutions having the right to conduct banking operations** — structural units of credit institutions located separately from headquarters, which perform on their behalf a full range or selected banking transactions specified by the Bank of Russia licence.

The line "Sberbank branches" shows Russia's Sberbank branches that were entered into the State Register of Credit Institutions and had their reference numbers assigned. Before January 1, 1998, the line provided the total number of Savings Bank (Sberbank) branches.

**Representative offices of credit institutions having the right to conduct banking operations** — autonomous structural units of credit institutions having a different location, acting on their behalf and protecting their interests. Representative offices are not entitled to conduct banking operations.

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

**Credit institutions with revoked licences** — credit institutions whose banking licences were revoked following a decision by the Bank of Russia under the Federal Law "On the Central Bank of the Russian Federation (the Bank of Russia)".

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

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

**ees (liquidators, liquidating commission)** — credit institutions where liquidation procedure is initiated by the following:

- decision of the credit institution's stockholders (equity holders) or its body authorised to do so by the founding document taken in accordance with Clause 2 Article 61 of the Civil Code of the Russian Federation (voluntarily liquidation);
- decision of an arbitration court on the liquidation of the credit institution and appointing a liquidator taken in accordance with Article 23.1 of the Federal Law 'On Banks and Banking Activities' (compulsory liquidation);
- decision of an arbitration court on recognizing bankruptcy of the credit institution and appointing an interim trustee taken in accordance with the Federal Law "On Insolvency (Bankruptcy)".

**Table 4.1.2**  
**Number of Credit Institutions**  
**with Nonresidents Equity**

#### General Provisions

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

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

#### Individual Indicators Highlights

**Residents/Nonresidents** — the notions "residents" and "nonresidents" used for calculating the indicators of this table are defined in accordance with the Federal Law "On Foreign Exchange Regulation and Foreign Exchange Control", No. 173-FZ of December 10, 2003.

**Credit institution with nonresidents equity** is a resident credit institution whose authorized capital is formed with the nonresidents' participation regardless of their share in it.

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

**Table 4.1.3**  
**Credit Institutions Grouped by**  
**Registered Authorized Capital**

#### General Provisions

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

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

**Table 4.1.4**  
**Credit Institutions Grouped by**  
**the Share of Nonresidents Equity**

#### General Provisions

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

in the authorized capital and incorporated into groups.

Data source are reports filed by credit institutions.

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

#### Individual Indicators Highlights

See the commentary to the table "Number of Credit Institutions with Nonresidents Equity".

**Table 4.1.5**  
**Selected Performance Indicators**  
**of Credit Institutions Grouped by Assets**

#### General Provisions

The table includes major performance indicators for tiers of credit institutions, which are first ranked by their assets and then grouped into tiers depending on their rank. Tier performance indicators show typical investment and borrowing patterns for different tiers of credit institutions.

The data source is reports of Russian operating credit institutions submitted in compliance with Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Submitting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation".

#### Individual Indicators Highlights

**Assets (liabilities)** — total amount of assets (liabilities) of operating credit institutions (account balances that show credit institutions' intrabank operations are included in the assets (liabilities) on a net basis).

**Loans to non-financial institutions** — debt (overdue debt included) owed by non-financial institutions (including unincorporated individual entrepreneurs), residents and non-residents to credit institutions on loans and other funds in rubles and foreign currency. This indicator does not include outstanding loans and other funds placed by the Ministry of Finance, regional and local financial authorities and federal, regional and local government extrabudgetary funds.

**Loans to resident financial institutions (except credit institutions)** — debt (overdue debt included) owed by resident financial institutions (except credit institutions) to credit institutions on loans and other funds in rubles and foreign currency. This indicator does not include outstanding loans and other funds placed by the Ministry of Finance, regional and local financial authorities and federal, regional and local government extrabudgetary funds.

**Loans to individuals** — debt (overdue debt included) owed to credit institutions on all kinds of loans and other funds in rubles and foreign currency extended to resident and non-resident individuals (except for unincorporated individual entrepreneurs).

The data source for the above indicators is reports compiled in accordance with Reporting Form 0409101 "The Account Book of a Credit Institution".

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

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

**Equity capital** — credit institutions' unencumbered property. Since February 1, 2014, this indicator has been calculated in compliance with Bank of Russia Regulation No. 395-P, dated December 28, 2012, "The Regulation on the Methodology for Determining Credit Institutions' Own Funds (Capital) (Basel III)". The sources of data are reports filed by Russian operating credit institutions under Form 0409123 "Own Funds (Capital) Calculation (Basel III)".

**Capital adequacy N1.0** — the capital adequacy ratio of banks is calculated as a ratio of banks' own funds (capital) to their risk-weighted assets according to Bank of Russia Instruction No. 139-I, dated December 3, 2012, "On Banks' Required Ratios".

The data source is reports filed by Russian operating credit institutions under Form 0409135 "Information on Credit Institutions' Required Ratios and Other Performance Indicators (Basel III)".

**Profit for the current year** — financial results of operating credit institutions (before taxation) for the period since the start of the current year. Financial results of the past year are not taken into account.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Trial Balance of a Credit Institution".

**Return on assets** — this indicator is calculated as a ratio of the financial result (before taxation) received by operating credit institutions for the 12 months preceding the reporting date to the average chronological size of credit institutions' assets for the same period.

**Return on equity** — this indicator is calculated as the ratio of the financial result (before taxation) received by operating credit institutions for the 12 months preceding the reporting date to the average chronological size of credit institutions' own funds (capital) for the same period.

**Individuals' deposits** — deposits and other funds accepted by credit institutions (including savings certificates), outstanding obligations under deposit and other borrowing arrangements, funds on individuals' other accounts (resident and non-resident funds in both rubles and foreign currency). This indicator does not include the funds of individual entrepreneurs, individuals' election funds, transfers from and to Russia, interest arrears, interest accrued on deposits accounted for in separate accounts and balances of accounts, which cannot be classified unambiguously.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Account Book of a Credit Institution".

**Loans received from the Bank of Russia** — debt (overdue debt included) on loans, deposits and other funds received by credit institutions from the Bank of Russia.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Trial Balance of a Credit Institution".

**Table 4.1.6**  
**Financial Performance of Credit Institutions**

#### General Provisions

The table includes indicators characterizing the financial performance of operating credit institutions for a period from the beginning of the current year, provides data on the number of operating credit institutions that have received profits (sustained losses) for the current year, and also reflects the dynamics of the banking sector's financial results. The financial results of credit institutions for previous years are not taken into account.

The data are provided on operating credit institutions. The data are based on the financial statements of Russia's operating credit institutions submitted in accordance with Form 0409101 "The Account Book of a Credit Institution" in accordance with Bank of Russia Ordinance No. 2332-U dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".



### Individual Indicators Highlights

**Total profit (+)/loss(-) for the current year** is calculated by summing up the incomes received net of the expenses made by operating credit institutions in the period under review. Profit (loss) is accumulated through the year.

**Profit made by profit-making credit institutions** is calculated by summing up the incomes received net of the expenses made by operating credit institutions that had positive or zero profit in the period under review. Profit is accumulated through the year.

**Share of profit-making credit institutions** is the share of credit institutions that have made profit or posted a zero result from activities in the period from the beginning of the year under review in the total number of operating credit institutions.

**Loss of loss-making credit institutions** for the current year is calculated by summing up the incomes received net of the expenses made by operating credit institutions that have incurred losses in the period under review. Loss is accumulated through the year.

**Share of loss-making credit institutions** is the share of credit institutions that have incurred losses in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russian Federation.

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

**Table 4.1.7**  
**Distribution of the Credit Institutions**  
**by Own Funds (Capital)**

#### General Provisions

The table contains indicators that characterise total own funds (capital), as well as the number of small, medium and large credit institution (by the amount of capital) in the Russian banking sector. From April 1, 2003 own funds (capital) are calculated according to Bank of Russia Regulation No. 215-P dated February 10, 2003 "On the Methodology of Determining a Credit Institution's Own Funds (Capital)". Since the reporting of February 1, 2014 the capital is calculated in compliance with the Bank of Russia Regulation No. 395-P, dated December 28, 2012 (Basel III).

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

The value of own funds (capital) is broken down into intervals to present the number of small, medium and large credit institutions over the territory of the Russian Federation.

The data are provided on operating credit institutions of the Russian Federation in accordance with Form 0409134 "Own Funds (Capital) Calculation". Since the reporting of February 1, 2014 the capital is calculated under Form 0409123 "Own Funds (Capital) Calculation (Basel III)" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

#### Individual Indicators Highlights

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

**Capital adequacy ratio** — provides a capital adequacy ratio calculated for credit institutions ranged by groups depending on the amount of own funds (capital) as of reporting date (percent). The Capital adequacy ratio of credit institutions (N1.0) regulates (contains) the risk of credit institution's insolvency and sets the minimum own funds (capital) charge, necessary and sufficient to cover credit and market risks. The Capital adequacy ratio of credit institutions

is calculated as a ratio of own funds (capital) of credit institutions to its risk-weighted assets according to Bank of Russia Instruction No. 139-I dated December 3, 2012 "On Banks' Required Ratios" (with amendments, earlier — Instruction No. 110-I dated January 16, 2004 "On Banks' Required Ratios").

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

#### General Provisions

The table 'Number of Non-Credit Financial Institutions and Self-Regulating Organisations' contains monthly data, as of the specified date, on the number of operating insurance companies, securities market professional participants, infrastructures, collective investment market participants, microfinance organisations and cooperatives, credit rating agencies, including branches and representative offices of foreign credit rating agencies and chief actuaries authorised by Russian Federation legislation to operate in the financial market, and also data on the number of self-regulating organisations in the financial market and self-regulating organisations of actuaries.

#### Individual Indicators Highlights

**1. The Bank of Russia** issues licences to insurance companies, securities market professional participants, infrastructures, and collective investment market participants.

**1.1. Subjects of insurance business (insurers, reinsurers, mutual insurance companies, insurance brokers)** carry out their activities pursuant to Federal Law No. 4015-1, dated November 27, 1992, "On Insurance in the Russian Federation" (hereinafter Law No. 4015-1) under a respective licence. Information on an insurance company is subject to be entered into a Single State Register of Insurance Companies.

**1.2. Securities market professional participants (brokers, dealers, forex-dealers, depositories, managers and registrars)** perform their activities pursuant to Federal Law No. 39-FZ, dated April 22, 1996, "On the Securities Market", Bank of Russia Regulation No. 481-P, dated July 27, 2015, "On Licensing Requirements for and Conditions of Professional Activity in the Securities Market, Restrictions on Holding Together Certain Types of Professional Activity in the Securities Market, and on the Procedure and Timeframes for Submitting to the Bank of Russia Reports on Terminating Obligations Related to Professional Activity in the Securities Market in Case of Cancellation of a Securities Market Professional Participant Licence", other Bank of Russia regulations and under a respective licence.

#### 1.3. Infrastructures:

**1.3.1. Market operators (a stock exchange, trading system)** carry out their activities pursuant to Federal Law No. 325-FZ, dated November 21, 2011, "On Organized Trades" under a respective licence.

**1.3.2. Clearing houses** perform their activities pursuant to Federal Law No. 7-FZ, dated February 7, 2011, "On Clearing and Clearing Activities" under a respective licence.

**1.3.3. Commodity pool operators** perform their activities pursuant to Federal Law No. 7-FZ, dated February 7, 2011, 'On Clearing and Clearing Activities' and under a respective accreditation.

#### 1.4. Collective investment market participants:

**1.4.1. Private pension funds** carry out their activities pursuant to Federal Law No. 75-FZ, dated May 7, 1998, "On Non-Government Pension Funds" under a respective licence.

**1.4.2. Joint-stock investment funds, management companies and specialized depositories** perform their activities pursuant to Federal Law No. 156-FZ, dated November 29, 2001, "On Investment Funds" under a respective licence.

#### 2. The Bank of Russia maintains:

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



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

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

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

**2.4. A Register of Housing Savings Cooperatives** pursuant to Federal Law No. 215-FZ, dated December 30, 2004, ‘On Housing Savings Cooperatives’ and Bank of Russia Ordinance No. 3587-U, dated March 11, 2015, ‘On the Procedure for the Bank of Russia to Maintain the Register of Housing Savings Cooperatives’.

**2.5. A State Register of Agricultural Consumer Credit Cooperatives** pursuant to Federal Law No. 193-FZ, dated December 8, 1995, ‘On Agricultural Cooperation’ and Bank of Russia Ordinance No. 3813-U, dated October 5, 2015, ‘On the Procedure for the Bank of Russia to Maintain the State Register of Agricultural Consumer Credit Cooperatives’.

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

**2.6. A Register of credit rating agencies, including branches and representative offices of foreign credit rating agencies** pursuant to Federal Law No. 222-FZ, dated July 13, 2015, ‘On the Activities of Credit Rating Agencies in the Russian Federation, on Amending Article 76.1 of the Federal Law ‘On the Central Bank of the Russian Federation (Bank of Russia)’ and Invalidating Certain Provisions of Russian Laws’.

**2.7. A Common Register of Appointed Actuaries** under Federal Law No. 293-FZ, dated November 2, 2013, ‘On Actuarial Activities in the Russian Federation’ and Bank of Russia Ordinance No. 3409-U, dated October 2, 2014 ‘On the Procedure of Keeping the Common Register of Appointed Actuaries’.

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

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

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

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

A self-regulating organisation in the financial market shall be a non-profit organisation comprising financial organisations engaged in the following activities: broker, dealer, depository activities, securities management, maintenance of the registers of securities holders, joint-stock investment funds and management companies of investment, unit investment and non-governmental pension funds, specialised depositories, non-governmental pension funds, insurance companies, insurance brokers, mutual insurance companies, microfinance organisations, consumer credit cooperatives, housing savings cooperatives, agricultural consumer credit cooperatives, and forex-dealers.

A non-profit organisation acquires the status of a self-regulating organisation in the financial market from the date of its inclusion by the Bank of Russia in the unified register of self-regulating organisations in the financial market based on its application and ceases to be a self-regulating organisation from the date of excluding its data from the said register.

## Subsection 4.2 Borrowings

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

### General Provisions

These tables present data on one of the major transactions in liabilities, namely, deposits accepted by credit institutions in domestic and foreign currency from legal entities and individuals to deposits. Data are broken down by maturity periods specified in the deposit and other contract terms including all complementary agreements and addendums. The tables show total account balances accepted by credit institutions. The data compilation methodology for the information in these tables differs from that used for similar data in the ‘Credit Institutions Survey’ table, which is used for the analysis of money supply and its structure. The data in these tables do not cover deposits of legal entities and individuals with Vnesheconombank, which is not within the scope of credit institutions authorized by the Bank of Russia, but include funds accepted from nonresidents. They also do not cover accrued interest. Discrepancies among individual indicators can be found below.

In the table ‘Funds of Organizations Accepted by Credit Institutions’, the funds accepted from credit institutions are shown including loans, deposits and other funds.

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.

**Loans, deposits and other funds accepted from credit institutions** comprise the deposits, loans and other funds raised from credit institutions and nonresident banks.

**Funds on accounts of individual entrepreneurs** are the funds on settlement accounts of individuals engaged in entrepreneurial activities without registering as a legal entity.

**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 a 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 promisor 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 Extended by Credit Institutions to Individuals-Residents**

**Table 4.3.10**

#### **Mortgage Loans Extended by Credit Institutions to Individuals-Residents and Rights of Claim under Mortgage Loans Acquired**

**Table 4.3.11**

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

#### General Provisions

These tables show data on housing / mortgage loans extended by credit institutions to individuals-residents in rubles and foreign currency.

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

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

The category of mortgage loans comprises housing loans extended to individuals against the collateral of real estate according to the procedure established by the Federal Law on Mortgage (real estate mortgage).

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/mortgage loans extended to 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 extended by credit institutions that had revoked banking licences during the reporting period.

**Debt on housing/mortgage loans** is the balance of the debt, including overdue debt, on loans as of the reporting date.

**Weighted average maturity of loans extended since the beginning of the year** is an average maturity of housing/mortgage loans extended 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 extended by a credit institution No. 1...n;

$V$  is the value of loans extended by a credit institution No. 1...n.

**Weighted average maturity of loans extended over the month** characterises average maturity on housing/mortgage loans extended by credit institutions over the month. It's a calculated value.

**Weighted average interest rate on loans extended 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 extended by a credit institution No. 1...n;

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

$T_{1...n}$  is the weighted average maturity of loans extended by a credit institution No. 1...n.

**Weighted average interest rate on loans extended over the month** characterises average interest rates on housing/mortgage loans extended 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 4.3.12**

#### **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 4.3.13**  
**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 Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

##### Individual Indicators Highlights

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

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

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

- payment of services associated with a contract for trust (fiduciary) management of pension savings, excluding specialised depositary services, services under a bank account (bank deposit) contract, under a brokerage services contract, and under a contract for the safekeeping of assets held by the management company under such a contract and



(or) for the record-keeping and transfer of rights to these assets;

- expenses involved in the exercise of rights to securities held by an asset management company under a contract for trust management of pension savings.

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

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

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

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

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

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

##### General Provisions

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

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

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

##### General Provisions

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

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

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

##### General Provisions

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

The indicators are compiled on the basis of aggregated data from Form 0420502 'Notes of Net Asset Values, Including Asset (Property) Value, of Joint-stock Investment Funds (Unit Investment Funds)', Form 0420503 'Statement of Growth (Decrease) in Value of Property Held by Joint-stock Investment Funds (Making up Unit Investment Funds)', Form 0420504

'Statement of Shareholders of Joint-stock Investment Funds (Holders of Investment Shares in Unit Investment Funds)', submitted to the Bank of Russia by asset management companies of unit investment funds as prescribed in Bank of Russia Ordinance No. 3901-U, dated 16 December 2015, 'On Terms of and Procedure for Compiling and Submitting to the Bank of Russia Statements by Joint-stock Investment Funds and by Management Companies of Investment Funds, Unit Investment Funds, and Non-governmental Pension Funds' (until 2016 - Federal Securities Commission Resolution No. 03-41/ps, dated 22 October 2003, 'On Statements of Joint-stock Investment Funds and Management Companies of Unit Investment Funds').

##### Individual Indicators Highlights

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

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

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

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

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

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

##### General Provisions

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

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

Sources of the insurers' indicators are comprised of information from quarterly statistical reporting form 0420162 'Data on the Activity of Insurers' approved by Bank of Russian Ordinance No. 3860-U, dated November 30, 2015, 'On the Forms, Terms and Procedure for Insurance Companies and Mutual Insurance Companies to Compile and Submit Reports to the Central Bank of the Russian Federation'.

##### Individual Indicators Highlights

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

Indicator **Payoffs** reflects a cash amount determined according to the procedure prescribed in the federal legislation and (or) in the insurance contract, to be paid by the insurer to the insured, 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-rent/repayment of foreign liabilities in the form of equity, reinvestment of earnings and debt instruments.

Balance represents net flows of direct investment in the Russian Federation.

### Subsection 6.2

#### Institutional Characteristics

Table 6.2.1

##### Number of Credit Institutions and Their Branches

###### General Provisions

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

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

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

###### Individual Indicators Highlights

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

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

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

Table 6.2.2

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

###### General Provisions

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

###### Individual Indicators Highlights

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

<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 June 09, 2016 to July 06, 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**

### Loans Extended by Credit Institutions to Individuals-Residents, Outstanding Debt

**Table 6.4.7**

### Selected Indicators on Ruble-Denominated Loans Extended by Credit Institutions to Individuals-Residents

**Table 6.4.8**

### Selected Indicators on Foreign Currency-Denominated Loans Extended by Credit Institutions to Individuals-Residents

#### General Provisions

These tables show data on loans, including housing/mortgage loans extended by credit institutions to individuals-residents in rubles and foreign currency.

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

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

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

The category of mortgage loans comprises housing loans extended to individuals against a collateral of real estate according to the procedure established by the Federal Law on Mortgage (real estate mortgage).

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/mortgage loans extended to 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 extended by credit institutions that had banking licences revoked during the reporting period.

**Debt on housing/mortgage loans** is the balance of the debt on loans, including overdue debt as of the reporting date.

**Weighted average maturity of loans extended since the beginning of the year** characterizes average maturity of housing/mortgage loans extended 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 extended by a credit institution No. 1...n;

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

**Weighted average interest rate on loans extended 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 extended by a credit institution No. 1...n;

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

$T_{1...n}$  is the weighted average maturity of loans extended 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.

In 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.

In 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'.