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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 June–September 2016 (the period (or date) to which data to be released relate is shown in parentheses)			
	June	July	August	September
<b>Financial sector</b>				
1. Depository Corporations Survey, end of period <sup>1</sup>	30.06.2016 (05.2016)	29.07.2016 (06.2016)	31.08.2016 (07.2016)	30.09.2016 (08.2016)
2. Central Bank Survey, end of period <sup>1</sup>	14.06.2016 (05.2016)	14.07.2016 (06.2016)	12.08.2016 (07.2016)	14.09.2016 (08.2016)
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	30.06.2016 (Q1, 2016)			30.09.2016 (Q2, 2016)
5. Stock market: Share Price Index	10.06.2016 (05.2016)	11.07.2016 (06.2016)	10.08.2016 (07.2016)	12.09.2016 (08.2016)
<b>External sector</b>				
6. Balance of Payments, for the reporting quarter, year	30.06.2016 (Q1, 2016)			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	07.06.2016 (05.2016)	07.07.2016 (06.2016)	05.08.2016 (07.2016)	07.09.2016 (08.2016)
9. Template on international reserves and foreign currency liquidity, end of period	20.06.2016 (05.2016)	20.07.2016 (06.2016)	19.08.2016 (07.2016)	20.09.2016 (08.2016)
10. Merchandise trade, for the reporting month (per balance of payments methodology)	10.06.2016 (04.2016)	12.07.2016 (05.2016)	11.08.2016 (06.2016)	09.09.2016 (07.2016)
11. International investment position, for the reporting quarter, year	30.06.2016 (Q1, 2016)			30.09.2016 (Q2, 2016)
12. External Debt, end of period	30.06.2016 (Q1, 2016)			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

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

## Current Account

	Export of goods (FOB)							Export of services				Export of goods and services 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	1,273				
2010	254,010	138,665	392,674	14,872	8,830	25,457	49,159	441,833	3,619	34,444	1,008				
2011	341,812	173,597	515,409	17,350	11,328	29,361	58,039	573,448	3,871	38,816	1,067				
2012	346,807	180,627	527,434	19,161	10,759	32,421	62,340	589,774	3,884	43,874	1,140				
2013	349,054	172,781	521,835	20,747	11,988	37,387	70,123	591,958	4,256	37,921	964				
2014	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.)

## Current Account

(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	Of which investment income payable by general government	Secondary income payable	Total current account expenditure (20+21+22+24)	Capital account, paid	Trade balance (3-15)	Balance on service types				total balance (28+29+30)
							transport services (4-16)	travel (5-17)	other (6-18)	30	
	22	23	24	25	26	27	28	29	30	31	
2009	60,946	1,816	11,876	332,336	12,963	113,231	3,021	-11,653	-8,969	-17,600	
2010	73,037	2,069	13,576	419,703	411	146,995	2,971	-17,863	-11,228	-26,120	
2011	89,694	2,149	19,493	532,630	349	196,854	1,935	-21,574	-13,817	-33,456	
2012	99,704	2,634	22,592	582,709	5,840	191,663	2,718	-32,039	-17,266	-46,587	
2013	104,355	3,702	26,607	618,039	925	180,566	3,242	-41,464	-20,037	-58,259	
2014	100,922	2,938	25,821	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)

	Other sectors assets							Total assets (17+18+19+26)	
	Banks' assets	direct and portfolio investment	foreign currency	trade credits and advances	fictitious transactions	indebtedness on supplies according to intergovernmental agreements	other		total (20+21+22+23+24+25)
	19	20	21	22	23	24	25	26	27
2009	-9,762	43,968	-4,863	-4,746	24,559	1,829	-5,859	54,887	34,739
2010	-5,212	50,858	-7,490	797	25,904	887	-235	70,722	66,455
2011	35,350	70,259	-7,596	3,235	33,263	1,652	4,983	105,795	143,620
2012	25,349	44,333	-9,210	7,946	38,816	1,928	9,321	93,134	118,111
2013	37,683	87,362	-10,055	7,646	26,504	1,070	16,837	129,364	170,602
2014	48,543	60,753	-8,612	7,135	8,607	-1,315	6,825	73,393	82,035
2015	-25,812	23,228	-14,193	5,376	1,490	461	6,030	22,392	-824
Q1, 2013	23,916	64,960	-1,132	592	9,283	-479	2,043	75,266	99,512
Q2, 2013	14,095	-2,463	-2,536	4,336	8,073	-620	4,865	11,654	26,937
Q3, 2013	-10,704	10,299	-3,940	3,803	5,798	758	6,822	23,540	12,265
Q4, 2013	10,376	14,567	-2,448	-1,085	3,350	1,412	3,107	18,903	31,888
Q1, 2014	33,485	16,477	-1,400	-2,077	2,848	-702	2,991	18,137	51,127
Q2, 2014	13,805	14,971	-2,657	-533	3,705	2,259	2,717	20,461	34,777
Q3, 2014	-24,812	12,675	-3,281	6,769	1,610	-52	-880	16,840	-16,790
Q4, 2014	26,066	16,630	-1,274	2,976	444	-2,819	1,998	17,954	12,921
Q1, 2015	-10,312	5,881	-3,021	3,444	406	147	2,114	8,971	-1,169
Q2, 2015	1,707	3,930	-3,126	2,618	375	-70	1,661	5,389	7,838
Q3, 2015	-4,329	6,753	-5,218	-2,751	334	122	234	-525	-4,787
Q4, 2015	-12,878	6,663	-2,829	2,065	375	262	2,021	8,557	-2,706

(millions of US dollars)

Table 1.1 (end)

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

(millions of US dollars)

	Balances on financial account items				other sectors (26-13)	Financial account balance (except reserve assets) (28+29+30+31)=(27-14)	Net errors and omissions	Change in reserve assets ("+" increase / "-" decrease)
	general government (17-6)	central bank (18-7)	banks (19-8)					
			28	29				
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 (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>										
<b>Long-term</b>										
<b>General Government</b>										
Short-term	715,892	732,779	680,857	599,901	556,231	555,632	536,492	515,848		
Other liabilities	87,221	94,113	78,153	63,013	49,490	51,775	45,624	44,392		
Long-term	628,671	638,665	602,705	536,888	506,741	503,857	490,868	471,456		
<b>Other Government</b>										
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		
Loans	84	84	77	55	56	56	56	55		
<b>Central bank</b>										
Short-term	15,475	16,225	15,815	10,599	11,009	9,874	9,779	11,033		
Loans	6,707	7,455	7,405	2,381	3,185	1,897	1,816	3,173		
Currency and deposits	1,742	2,349	3,510	0	1,200	0	641	2,128		
Long-term	4,965	5,106	3,896	2,381	1,985	1,897	1,175	1,045		
Other liabilities (SDR allocation)	8,768	8,769	8,410	8,218	7,825	7,977	7,962	7,860		
Loans	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>										
Short-term	209,013	204,781	189,455	169,554	149,141	144,010	135,446	126,202		
Debt securities	55,784	54,394	48,567	39,864	29,118	28,634	27,599	25,260		
Loans	2,750	2,439	2,191	1,579	1,553	1,605	1,590	1,597		
Current accounts and deposits	3,800	2,113	1,599	708	245	74	85	1,062		
Other liabilities	46,398	46,407	42,264	34,952	25,440	24,744	24,286	21,448		
Long-term	2,837	3,435	2,513	2,626	1,880	2,211	1,638	1,153		
Debt securities	153,229	150,388	140,888	129,689	120,023	115,376	107,847	100,943		
Deposits	4,800	5,117	4,481	3,619	3,822	3,631	3,780	4,091		
Other liabilities	147,046	144,091	134,976	125,058	114,909	110,732	102,815	95,968		
Loans	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
<i>Equity securities other than investment fund     shares</i>	3,171	-456	54	2	2,771
<i>Investment fund shares or units</i>	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
2014	497,763	95.4	428,929	96.6	68,834	308,026	90.3	271,978	92.2	36,048	189,737	156,951	32,786
2015	341,467	68.6	292,321	68.2	49,146	192,954	62.6	170,553	62.7	22,402	148,513	121,769	26,744
<b>2015</b>													
Q1	90,177	73.3	77,713	73.7	12,464	44,653	61.6	39,860	62.6	4,793	45,524	37,853	7,671
Q2	91,424	69.1	78,673	69.8	12,752	47,676	59.1	41,426	58.5	6,249	43,749	37,246	6,502
Q3	78,761	62.6	67,250	60.9	11,511	49,818	61.9	43,909	61.9	5,909	28,943	23,341	5,602
Q4	81,104	69.5	68,685	68.5	12,419	50,808	68.3	45,357	68.1	5,451	30,296	23,328	6,968
March	32,894	70.0	28,432	69.9	4,462	17,082	62.4	15,267	63.8	1,815	15,812	13,165	2,647
April	30,703	64.5	26,258	64.3	4,445	16,164	58.2	14,168	58.0	1,996	14,539	12,090	2,449
May	30,646	69.6	26,577	71.5	4,069	15,290	58.5	13,241	57.3	2,049	15,356	13,336	2,020
June	30,075	73.9	25,838	74.4	4,237	16,221	60.6	14,017	60.1	2,204	13,854	11,821	2,033
July	27,304	59.1	23,362	56.9	3,942	16,726	57.3	14,584	56.4	2,142	10,578	8,778	1,800
August	25,114	60.6	21,319	58.5	3,795	16,261	64.3	14,324	64.4	1,937	8,853	6,995	1,858
September	26,342	69.2	22,568	68.4	3,774	16,830	64.7	15,000	65.8	1,830	9,512	7,568	1,944
October	26,960	64.9	22,698	62.7	4,262	16,913	63.0	15,038	62.7	1,875	10,047	7,660	2,387
November	25,397	69.1	21,491	68.2	3,906	16,456	71.3	14,705	71.8	1,751	8,941	6,786	2,155
December	28,746	74.9	24,496	75.3	4,250	17,438	71.2	15,614	70.7	1,824	11,308	8,882	2,426
<b>2016</b>													
Q1	60,222	66.8	51,792	66.6	8,430	37,860	84.8	34,062	85.5	3,798	22,362	17,730	4,632
January	17,062	61.2	14,726	60.5	2,336	9,765	80.3	8,777	81.8	988	7,297	5,949	1,348
February	20,171	68.6	17,401	69.8	2,770	12,818	83.1	11,570	83.5	1,248	7,353	5,831	1,522
March	22,989	69.9	19,665	69.2	3,324	15,277	89.4	13,715	89.8	1,562	7,712	5,950	1,762

Table 1.11

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

(millions of US dollars)

	International reserves	Of which				
		foreign exchange reserves	of which			gold
			foreign exchange	SDRs	reserve position in IMF	
<b>2013</b>						
31.12	509,595	469,605	456,447	8,762	4,396	39,990
<b>2014</b>						
31.01	498,926	457,211	444,149	8,730	4,332	41,715
28.02	493,326	448,738	435,565	8,805	4,368	44,588
31.03	486,131	442,776	429,689	8,796	4,291	43,355
30.04	472,278	427,975	414,758	8,820	4,397	44,303
31.05	467,227	423,768	410,866	8,767	4,136	43,459
30.06	478,250	431,958	418,828	8,798	4,332	46,292
31.07	468,762	422,654	409,647	8,716	4,291	46,109
31.08	465,228	419,239	406,404	8,642	4,193	45,990
30.09	454,240	409,224	396,792	8,438	3,994	45,016
31.10	428,590	383,283	370,916	8,414	3,953	45,307
30.11	418,880	373,658	361,409	8,334	3,915	45,222
31.12	385,460	339,371	327,727	8,246	3,398	46,089
<b>2015</b>						
31.01	376,208	327,147	315,816	8,025	3,306	49,061
28.02	360,221	313,431	302,311	8,011	3,110	46,790
31.03	356,365	309,093	298,665	7,852	2,576	47,272
30.04	356,005	307,718	297,086	8,006	2,626	48,287
31.05	356,770	308,895	298,384	7,915	2,596	47,875
30.06	361,571	313,342	302,728	8,005	2,609	48,229
31.07	357,626	312,663	302,137	7,939	2,587	44,963
31.08	366,343	318,661	307,943	7,991	2,727	47,683
30.09	371,267	322,375	311,749	7,991	2,635	48,892
31.10	369,640	319,061	308,504	7,952	2,606	50,578
30.11	364,708	317,028	306,658	7,811	2,560	47,680
31.12	368,399	319,836	309,387	7,888	2,560	48,563
<b>2016</b>						
31.01	371,559	320,180	309,770	7,859	2,551	51,379
29.02	380,544	323,275	313,465	6,662	3,149	57,269
31.03	387,008	328,871	318,865	6,795	3,212	58,137
30.04	391,521	331,015	320,948	6,836	3,231	60,506

<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)

	30.04.2016
<b>A. Official reserves</b>	<b>391,521.1</b>
(1) Foreign currency reserves (in convertible foreign currencies)	319,000.9
(a) Securities	265,139.5
of which: issuer headquartered in reporting country but located abroad	–
(b) total currency and deposits (including gold deposits) with:	53,861.4
(i) other national central banks	23,313.4
(ii) banks headquartered in the reporting country	0.1
of which: located abroad	0.1
(iii) banks headquartered outside the reporting country	30,547.9
of which: located in the reporting country	–
(2) IMF reserve position	3,231.1
(3) SDRs	6,835.7
(4) Gold (valued at current quotations of the Bank of Russia)	60,506.4
– volume in millions of fine troy ounces	47.5
(5) Other reserve assets (specify)	1,947.0
– financial derivatives	–
– loans to nonbank nonresidents	–
– other (assets in the form of reverse repo)	1,947.0
<b>B. Other foreign currency assets (specify)</b>	<b>15,858.6</b>
– securities not included in official reserve assets	–
– deposits not included in official reserve assets	15,858.6
– 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	-4,309.5	17.1	-64.3	-4,262.3
– outflows (-), principal	-3,615.6	-48.9	-73.4	-3,493.3
– outflows (-), interest	-2,408.6	-1.4	-382.0	-2,025.2
– inflows (+), principal	1,199.7	55.3	307.7	836.7
– inflows (+), interest	515.0	12.1	83.4	419.5
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)

	30.04.2016
(1) To be reported with standard periodicity and timeliness:	
(a) short-term domestic currency debt indexed to the exchange rate	–
(b) financial instruments denominated in foreign currency and settled by other means (e.g., in domestic currency)	–
– derivatives (forwards, futures, or options contracts)	–
– short positions	–
– long positions	–
– other instruments	–
(c) pledged assets	–
– included in reserve assets	–
– included in other foreign currency assets	–
(d) securities lent and on repo	15,906.7
– lent or repoed and included in Section I	–10,499.8
– lent or repoed but not included in Section I	–3,671.8
– borrowed or acquired and included in Section I	–
– borrowed or acquired but not included in Section I	30,078.3
(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)

	Jun, 2015	Jul, 2015	Aug, 2015	Sep, 2015	Oct, 2015	Nov, 2015	Dec, 2015	Jan, 2016	Feb, 2016	Mar, 2016
Claims on other sectors	692,978	733,372	769,657	887,501	945,501	1,089,327	<b>1,146,299</b>	1,187,578	1,232,638	1,298,621
Other financial institutions	690,533	730,408	766,513	884,332	942,097	1,086,792	1,144,558	1,185,519	1,227,531	1,293,777
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	2,445	2,963	3,143	3,169	3,403	2,535	<b>1,741</b>	2,058	5,107	4,844
Households	-	-	-	-	-	-	-	-	-	-
Monetary base	9,706,526	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
Currency in circulation	7,639,264	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
Liabilities to credit institutions	2,067,263	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
Deposits	2,067,263	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
Securities other than shares	-	-	-	-	-	-	-	-	-	-
Other liabilities to credit institutions	124,074	31,446	65,021	64,945	5,186	7,940	6,776	5,189	4,575	2,123
Deposits included in broad money	66,668	76,227	84,984	45,040	44,627	62,319	75,524	58,222	72,285	54,138
Transferable deposits	63,917	70,276	69,982	41,139	38,325	54,017	75,523	52,630	60,083	49,937
Other financial institutions	48,947	53,892	55,356	24,464	20,804	40,221	61,882	37,939	44,841	29,881
Public nonfinancial organizations	14,575	16,005	14,267	16,372	17,211	13,410	13,244	14,293	16,371	19,739
Other nonfinancial organizations	394	379	359	303	311	387	397	397	-1,128	317
Households	-	-	-	-	-	-	-	-	-	-
Other deposits	2,751	5,951	15,002	3,902	6,301	8,302	2	5,592	12,202	4,202
Other financial institutions	2,750	5,950	15,000	3,900	6,300	8,300	0	5,590	12,200	4,200
Public nonfinancial organizations	0	0	1	0	0	1	0	0	0	0
Other nonfinancial organizations	1	1	2	2	1	2	2	2	2	2
Households	-	-	-	-	-	-	-	-	-	-
Shares and other equity	9,072,352	9,072,342	9,072,327	9,072,316	9,072,302	9,072,286	<b>12,503,747</b>	12,500,866	12,500,849	12,500,813
Other items (net)	27,871	593,488	2,792,362	2,839,712	2,179,833	2,318,354	<b>857,727</b>	2,275,998	2,080,687	164,121
Other liabilities	398,056	965,739	3,174,340	3,232,140	2,631,238	2,737,668	<b>1,286,878</b>	2,688,629	2,479,334	547,655
Other assets	370,185	372,251	381,978	392,428	451,404	419,314	<b>429,151</b>	412,630	398,647	383,533



Table 1.14

## Credit Institutions Survey

(millions of rubles, end of period)

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

Table 1.14 (cont.)

(millions of rubles, end of period)

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

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

	Jun, 2015	Jul, 2015	Aug, 2015	Sep, 2015	Oct, 2015	Nov, 2015	Dec, 2015	Jan, 2016	Feb, 2016	Mar, 2016
Net foreign assets	5,691,148	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
Claims on nonresidents	13,870,780	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
Foreign currency	542,728	514,619	593,895	545,957	475,990	448,912	525,090	523,970	511,264	448,766
Deposits	5,776,055	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
Securities other than shares	2,405,617	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
Loans	4,493,801	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
Other	652,580	669,252	679,031	729,552	746,195	733,111	759,667	780,401	786,960	898,199
Liabilities to nonresidents	8,179,633	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
Deposits	7,999,976	8,253,435	9,166,617	8,985,549	8,518,474	8,704,701	9,271,826	9,474,094	9,337,982	8,437,604
Securities other than shares	172,198	183,861	206,083	216,168	224,334	232,222	255,512	271,235	263,252	237,019
Loans	4,115	3,210	6,617	5,651	8,121	8,455	77,614	82,032	84,142	75,758
Other	3,344	2,872	3,294	3,856	4,123	4,312	3,995	4,061	4,528	3,915
Claims on central bank	3,172,627	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
Currency	979,768	958,548	974,241	967,012	945,061	938,852	1,283,043	916,439	909,194	855,420
Deposits	2,192,859	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
Securities other than shares	0	0	0	0	0	0	0	0	0	0
Net claims on general government	1,851,490	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
Claims on federal government	2,760,195	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
Securities	2,644,647	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
Other claims	115,548	85,451	70,470	59,001	68,588	57,436	43,714	38,468	34,099	43,240
Claims on state and local government	1,199,998	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
Securities	259,669	268,518	269,852	278,119	285,639	283,507	276,833	277,329	284,493	286,321
Other claims	940,328	941,748	938,129	954,356	931,075	982,556	1,137,529	1,070,454	1,034,103	966,985
Liabilities to federal government	1,222,126	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
Deposits	1,192,082	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
Other liabilities	30,044	32,798	42,648	28,493	30,658	32,835	30,653	31,291	30,791	26,312

Table 1.14 (end)

(millions of rubles, end of period)

	Jun, 2015	Jul, 2015	Aug, 2015	Sep, 2015	Oct, 2015	Nov, 2015	Dec, 2015	Jan, 2016	Feb, 2016	Mar, 2016
Liabilities to state and local government	886,577	1,021,192	1,031,162	1,060,496	1,141,059	1,070,798	436,898	766,642	749,029	943,801
Deposits	886,577	1,021,192	1,031,162	1,060,496	1,141,059	1,070,798	436,898	766,642	749,029	943,801
Other liabilities	0	0	0	0	0	0	0	0	0	0
Claims on other sectors	44,905,881	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
Other financial institutions	2,465,805	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
Public nonfinancial organizations	501,261	504,949	522,815	526,815	554,303	556,330	578,245	588,161	587,668	578,448
Other nonfinancial organizations	30,350,310	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
Households	11,588,506	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
Liabilities to central bank	7,308,390	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
Deposits included in broad money	37,075,804	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
Transferable deposits	8,380,854	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
Other financial institutions	538,817	542,991	535,329	554,925	543,418	523,537	499,682	550,825	734,715	1,055,325
Public nonfinancial organizations	528,016	518,481	584,367	556,988	508,912	519,518	563,643	540,852	516,753	532,102
Other nonfinancial organizations	4,639,322	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
Households	2,674,699	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
Other deposits	28,694,949	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
Other financial institutions	1,964,334	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
Public nonfinancial organizations	371,795	396,604	564,270	499,574	393,790	365,721	412,222	396,866	387,885	422,282
Other nonfinancial organizations	9,600,979	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
Households	16,757,841	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
Deposits excluded from broad money	2,121,591	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
Securities other than shares excluded from broad money	1,689,473	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
Shares and other equity	6,746,016	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
Other items (net)	679,872	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
Other liabilities	8,920,162	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
Other assets	7,279,661	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
Consolidation adjustment	-960,628	-805,338	-809,068	-826,598	-830,901	-811,551	-801,055	-778,273	-742,562	-861,338

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	<b>44,010,918</b>
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	<b>-5,802,235</b>
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	<b>10,148,600</b>
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	<b>49,813,153</b>
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	<b>34,009,275</b>
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	<b>19,346,391</b>
Other items (net)	-315,195	-123,049	915,016	817,465	1,031,336	1,221,439	960,983	364,832	<b>1,819,581</b>
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	<b>11,724,603</b>
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	<b>8,810,829</b>
Consolidation adjustment	-182,776	-241,335	-350,126	-358,420	-409,512	-349,381	-488,812	-1,153,194	<b>-1,094,192</b>

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

	Jun, 2015	Jul, 2015	Aug, 2015	Sep, 2015	Oct, 2015	Nov, 2015	Dec, 2015
Net foreign assets	25,398,192	26,600,769	30,301,623	30,815,252	30,013,769	30,508,687	33,143,426
Claims on nonresidents	34,022,716	35,538,228	40,215,956	40,598,615	39,419,099	40,175,011	43,482,156
Liabilities to nonresidents	8,624,524	8,937,459	9,914,333	9,783,363	9,405,330	9,666,324	10,338,730
Domestic claims	38,444,081	39,239,278	39,883,670	40,138,644	40,210,485	41,275,388	44,010,918
Net claims on general government	-7,154,779	-7,327,999	-8,060,803	-7,893,249	-7,869,351	-7,512,569	-5,802,235
Claims on federal government	3,160,727	3,459,480	3,810,110	3,888,080	3,880,032	3,989,043	4,145,205
Claims on state and local government	1,200,047	1,210,586	1,208,136	1,232,599	1,218,872	1,267,168	1,417,737
Liabilities to federal government	9,898,318	10,144,146	11,252,557	11,140,653	10,961,463	10,917,789	10,148,600
Liabilities to state and local government	1,617,235	1,853,919	1,826,492	1,873,275	2,006,792	1,850,991	1,216,577
Claims on other sectors	45,598,860	46,567,277	47,944,473	48,031,893	48,079,835	48,787,957	49,813,153
Other financial institutions	3,156,338	3,211,723	3,314,625	3,179,958	3,223,110	3,398,470	3,689,858
Public nonfinancial organizations	501,261	504,949	522,815	526,815	554,303	556,330	578,245
Other nonfinancial organizations	30,352,755	31,248,099	32,466,211	32,710,317	32,735,039	33,297,496	34,009,275
Households	11,588,506	11,602,506	11,640,822	11,614,804	11,567,384	11,535,661	11,535,775

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

	Jun, 2015	Jul, 2015	Aug, 2015	Sep, 2015	Oct, 2015	Nov, 2015	Dec, 2015
Broad money liabilities	43,801,967	44,607,242	46,728,994	47,310,121	46,874,355	47,582,011	51,522,991
Currency outside banking system	6,659,496	6,759,526	6,785,735	6,744,853	6,786,919	6,786,597	7,239,146
Transferable deposits	8,444,771	8,281,466	8,491,194	8,353,884	8,104,792	8,522,466	9,336,071
Other financial institutions	587,764	596,883	590,685	579,389	564,222	563,758	561,564
Public nonfinancial organizations	542,592	534,485	598,634	573,361	526,123	532,928	576,887
Other nonfinancial organizations	4,639,716	4,412,670	4,663,223	4,564,968	4,408,427	4,797,952	4,926,353
Households	2,674,699	2,737,428	2,638,652	2,636,166	2,606,020	2,627,827	3,271,266
Other deposits	28,697,701	29,566,250	31,452,065	32,211,385	31,982,644	32,272,948	34,947,774
Other financial institutions	1,967,084	1,929,988	1,968,297	2,134,594	2,040,282	1,929,617	2,037,174
Public nonfinancial organizations	371,795	396,604	564,271	499,574	393,790	365,721	412,222
Other nonfinancial organizations	9,600,980	10,032,384	10,887,870	11,450,547	11,427,431	11,586,497	13,119,790
Households	16,757,841	17,207,274	18,031,628	18,126,671	18,121,140	18,391,113	19,378,588
Deposits excluded from broad money	2,121,591	2,076,500	2,267,344	2,399,640	2,210,434	2,409,733	2,595,490
Securities other than shares excluded from broad money	1,689,473	1,708,600	1,702,682	1,705,164	1,815,039	1,856,519	1,869,891
Shares and other equity	15,818,368	15,913,919	15,885,576	15,932,575	16,055,826	16,073,328	19,346,391
Other items (net)	410,874	1,533,786	3,600,697	3,606,396	3,268,599	3,862,483	1,819,581
Other liabilities	9,318,218	10,004,818	12,738,170	12,677,436	12,064,725	12,594,243	11,724,603
Other assets	7,649,847	7,369,751	8,043,911	7,959,243	7,683,259	7,625,181	8,810,829
Consolidation adjustment	-1,257,498	-1,101,281	-1,093,562	-1,111,797	-1,112,867	-1,106,579	-1,094,192



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

	Jan, 2016				Feb, 2016				Mar, 2016			
	in national currency		in foreign currency		in national currency		in foreign currency		in national currency		in foreign currency	
	total		total		total		total		total		total	
Net foreign assets	711,036	34,470,889	35,181,925	747,152	34,172,157	34,919,309	886,074	31,121,806	32,007,879			
Claims on nonresidents	1,921,420	43,809,522	45,730,942	1,920,481	43,333,949	45,254,431	1,989,405	39,378,370	41,367,774			
Liabilities to nonresidents	1,210,385	9,338,633	10,549,018	1,173,330	9,161,792	10,335,122	1,103,331	8,256,564	9,359,895			
Domestic claims	39,411,700	4,434,535	43,846,236	39,789,243	4,519,143	44,308,386	40,195,150	4,128,039	44,323,189			
Net claims on general government	523,847	-7,137,595	-6,613,748	767,141	-6,926,097	-6,158,955	991,302	-6,255,370	-5,264,068			
Claims on federal government	3,076,328	1,237,523	4,313,851	3,099,628	1,251,654	4,351,281	3,168,468	1,119,986	4,288,454			
Claims on state and local government	1,351,056	131	1,351,187	1,321,426	134	1,321,559	1,255,089	124	1,255,212			
Liabilities to federal government	2,552,646	8,375,171	10,927,816	2,339,862	8,177,805	10,517,667	1,815,045	7,375,409	9,190,454			
Liabilities to state and local government	1,350,892	79	1,350,971	1,314,050	79	1,314,129	1,617,210	71	1,617,281			
Claims on other sectors	38,887,854	11,572,131	50,459,984	39,022,102	11,445,240	50,467,341	39,203,848	10,383,409	49,587,257			
Other financial institutions	3,029,863	745,867	3,775,730	3,052,488	776,957	3,829,445	3,114,698	734,838	3,849,536			
Public nonfinancial organizations	522,601	65,560	588,161	522,298	65,369	587,668	530,450	47,998	578,448			
Other nonfinancial organizations	24,162,710	10,449,640	34,612,350	24,287,361	10,301,499	34,588,860	24,416,697	9,332,693	33,749,390			
Households	11,172,680	311,063	11,483,744	11,159,955	301,414	11,461,369	11,142,003	267,880	11,409,883			

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

	Jan, 2016			Feb, 2016			Mar, 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	51,263,110	X	X	51,443,601	X	X	50,286,176
Money Supply (National Definition)	34,839,712	X	X	35,105,394	X	X	35,440,100	X	X
Currency outside banking system	7,055,142	-	7,055,142	7,149,509	-	7,149,509	7,142,892	-	7,142,892
Transferable deposits	8,909,609	-	8,909,609	9,133,832	-	9,133,832	9,468,827	-	9,468,827
Other financial institutions	588,765	-	588,765	779,555	-	779,555	1,085,206	-	1,085,206
Public nonfinancial organizations	555,145	-	555,145	533,124	-	533,124	551,841	-	551,841
Other nonfinancial organizations	5,025,765	-	5,025,765	4,994,418	-	4,994,418	4,985,220	-	4,985,220
Households	2,739,934	-	2,739,934	2,826,735	-	2,826,735	2,846,560	-	2,846,560
Other deposits	18,874,961	16,423,398	35,298,360	18,822,053	16,338,207	35,160,260	18,828,380	14,846,076	33,674,456
Other financial institutions	1,988,321	285,539	2,273,859	1,758,250	267,991	2,026,241	1,727,917	303,591	2,031,508
Public nonfinancial organizations	197,300	199,566	396,866	173,256	214,629	387,885	185,459	236,823	422,282
Other nonfinancial organizations	3,787,050	9,295,112	13,082,163	3,818,475	9,325,067	13,143,542	3,724,222	8,366,835	12,091,057
Households	12,902,290	6,643,181	19,545,471	13,072,071	6,530,520	19,602,592	13,190,783	5,938,826	19,129,609
Deposits excluded from broad money	1,698,298	1,164,698	2,862,995	1,775,556	988,145	2,763,701	1,764,091	942,270	2,706,361
Securities other than shares excluded from broad money	1,548,270	266,822	1,815,092	1,578,828	260,865	1,839,693	1,619,483	184,872	1,804,355
Shares and other equity	19,229,109	0	19,229,109	19,242,124	0	19,242,124	19,346,559	0	19,346,559
Other items (net)	3,857,869	0	3,857,869	3,938,591	0	3,938,591	2,187,634	0	2,187,634
Other liabilities	12,968,773	0	12,968,773	13,344,378	0	13,344,378	11,388,108	0	11,388,108
Other assets	7,997,672	0	7,997,672	8,369,934	0	8,369,934	8,044,017	0	8,044,017
Consolidation adjustment	-1,113,231	0	-1,113,231	-1,035,852	0	-1,035,852	-1,156,457	0	-1,156,457

Table 1.16

## Money Supply (National Definition)

(billions of rubles)

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

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

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	—	

**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>							
04.04	10,454.1	8,031.2	1,742.2	398.0	282.7	—	
05.04	10,461.5	8,014.3	1,531.9	398.0	517.3	—	
06.04	10,531.9	8,019.0	1,225.7	398.0	889.2	—	
07.04	10,272.7	8,040.8	1,521.3	398.0	312.7	—	
08.04	10,365.9	8,097.9	1,565.2	398.0	304.8	—	
11.04	10,320.7	8,163.2	1,466.3	398.0	293.3	—	
12.04	10,364.9	8,161.1	1,499.6	398.0	306.3	—	
13.04	10,424.0	8,171.8	1,540.0	398.0	314.2	—	
14.04	10,485.4	8,193.4	1,573.0	394.3	324.8	—	
15.04	10,439.0	8,238.4	1,527.4	393.8	279.4	—	
18.04	10,405.3	8,288.6	1,459.0	379.1	278.5	—	
19.04	10,353.1	8,259.9	1,431.3	378.7	283.3	—	
20.04	10,447.8	8,246.9	1,544.3	378.8	277.8	—	
21.04	10,697.1	8,234.5	1,770.0	378.8	313.8	—	
22.04	10,694.2	8,236.4	1,741.9	378.7	337.3	—	
25.04	10,658.5	8,244.5	1,673.4	378.7	362.0	—	
26.04	10,166.1	8,192.8	1,258.1	378.7	336.5	—	
27.04	10,328.0	8,161.6	1,382.8	378.5	405.1	—	
28.04	10,271.5	8,174.9	1,421.2	378.5	296.8	—	
29.04	10,139.6	8,210.2	1,291.9	378.5	258.9	—	

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

Table 1.18

## Other Financial Institutions Survey

(millions of rubles, end of period)

	Q3, 2014	Q4, 2014	Q1, 2015	Q2, 2015	Q3, 2015
Net foreign assets	216,325	207,442	214,320	213,701	215,279
Claims on nonresidents	271,870	291,532	297,054	293,202	299,512
Foreign currency	552	808	977	742	926
Deposits	4,298	4,939	5,017	3,421	5,271
Securities other than shares	100,365	110,165	113,269	113,538	116,928
Loans	7,080	7,695	7,963	8,557	8,906
Other	159,576	167,925	169,827	166,944	167,481
Liabilities to nonresidents	55,545	84,090	82,734	79,501	84,233
Loans	1,273	1,348	1,352	1,436	1,146
Other	54,272	82,742	81,382	78,065	83,087
Claims on banking system	2,139,381	2,465,840	2,464,859	3,040,044	3,741,994
Currency	10,075	11,677	12,828	11,243	10,650
Other	2,129,306	2,454,163	2,452,031	3,028,801	3,731,344
of which: accounts receivable	149,904	127,361	97,604	145,127	157,220
Net claims on general government	260,234	1,251,730	1,314,971	1,193,816	635,888
Claims on general government	348,604	1,306,728	1,375,672	1,294,925	720,286
of which: accounts receivable	25,969	26,013	41,140	38,742	34,385
Liabilities to general government	88,371	54,998	60,700	101,110	84,398
of which: accounts payable	26,666	40,831	36,652	40,251	39,015
Claims on other sectors	1,736,343	1,689,402	1,759,156	1,969,456	2,004,586
Other financial institutions	741,128	725,122	752,116	895,664	934,069
of which: accounts receivable	62,875	60,990	73,669	76,674	67,775
Nonfinancial organizations	945,936	919,505	957,606	1,029,333	1,032,274
of which: accounts receivable	133,143	137,276	167,330	157,469	149,676
Households	49,279	44,775	49,435	44,459	38,243
of which: accounts receivable	48,439	36,344	40,652	43,309	37,079
Securities other than shares	16,338	11,213	11,267	9,640	9,562
Loans	476,187	657,715	655,673	692,397	886,013
of which: credit institutions	11,218	8,428	8,761	6,938	6,469
Insurance technical reserves	2,825,259	2,889,102	2,973,415	3,526,192	3,333,864
Net equity of households in life insurance reserves	134,673	158,043	168,219	180,063	204,236
Net equity of households in pension funds	1,990,595	2,028,968	2,069,734	2,663,720	2,439,419
Prepaid premiums/reserves against outstanding claims	699,991	702,092	735,462	682,409	690,209
of which: credit institutions	26,322	24,180	25,926	24,668	23,454
Shares and other equity	703,265	1,684,639	1,742,823	1,730,433	1,785,075
Other items (net)	331,234	371,745	370,129	458,354	583,233

Table 1.19

(millions of rubles, end of period)

	Q3, 2014	Q4, 2014	Q1, 2015	Q2, 2015	Q3, 2015
Net foreign assets	20,215,934	25,458,366	25,444,187	25,611,893	31,030,531
Claims on nonresidents	28,341,468	35,695,666	34,989,978	34,315,918	40,898,127
Liabilities to nonresidents	8,125,534	10,237,300	9,545,791	8,704,025	9,867,596
Domestic claims	35,053,322	39,258,788	39,942,034	40,382,855	41,309,323
Net claims on general government	-7,530,265	-7,087,847	-6,390,725	-5,960,963	-7,257,362
Claims on general government	4,167,885	5,506,732	5,701,683	5,655,700	5,840,964
Liabilities to general government	11,698,150	12,594,578	12,092,407	11,616,663	13,098,326
Claims on other sectors	42,583,587	46,346,635	46,332,759	46,343,818	48,566,684
Other financial institutions, except public financial corporations, insurance companies and private pension funds	2,438,844	2,493,103	2,807,822	2,827,504	2,644,232
Nonfinancial organizations	28,084,284	31,564,126	31,657,065	31,883,349	34,269,406
Households	12,060,460	12,289,406	11,867,872	11,632,965	11,653,046
Currency outside financial sector	6,949,236	7,159,786	6,528,017	6,648,252	6,734,203
Deposits	31,614,592	36,798,215	37,909,882	37,932,213	41,812,834
Of which: other financial institutions, except public financial corporations, insurance companies and private pension funds	1,545,461	1,882,757	1,989,872	1,970,513	2,509,697
Securities other than shares	1,392,114	1,412,828	1,500,268	1,473,108	1,408,732
Loans	4,961	4,767	4,880	5,259	6,058
Insurance technical reserves	2,798,936	2,864,922	2,947,489	3,501,524	3,310,410
Shares and other equity	10,917,522	17,339,416	17,496,318	17,548,802	17,717,650
Other items (net)	1,591,896	-862,779	-1,000,633	-1,114,410	1,349,966



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

Table 2.1

## The Bank of Russia Balance Sheet

	2015										2016				
	01.06	01.07	01.08	01.09	01.10	01.11	01.12	01.01	01.02	01.03	01.04	01.05			
1. Precious metals	2,624,859	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			
2. Funds placed with nonresidents and securities issued by nonresidents	15,149,857	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			
3. Credits and deposits	7,620,604	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. Securities	649,642	656,343	675,348	705,981	711,933	722,487	747,567	719,867	789,483	783,164	749,630	625,905			
of which:															
– Russian government securities	393,755	400,414	417,497	448,383	454,964	462,147	487,213	512,720	520,923	518,300	491,649	433,728			
5. Claims on IMF	909,993	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			
6. Other assets	2,290,411	1,452,184	920,156	851,574	847,716	823,045	841,588	920,403	968,910	946,955	1,897,285	2,383,162			
of which:															
– fixed assets <sup>1</sup>	X	X	X	X	X	X	X	75,192	X	X	X	X			
– advance payments on profit tax	–	–	–	–	–	–	–	189	–	–	–	–			
Total assets	29,245,366	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			
1. Cash in circulation	7,541,036	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			
2. Funds in accounts with the Bank of Russia	11,284,370	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			
of which:															
– Russian government funds	7,967,274	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			
– funds of resident credit institutions	1,980,558	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			
3. Float	8,794	19,739	6,743	11,803	14,223	6,667	22,378	414	7,826	6,962	4,217	2,312			
4. Bank of Russia bonds	–	–	–	–	–	–	–	–	–	–	–	–			
5. Liabilities to IMF	778,027	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			
6. Other liabilities	560,775	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			
7. Capital	9,072,364	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			
8. Profit of a fiscal year	–	–	–	–	–	–	–	112,575	–	–	–	–			
Total liabilities	29,245,366	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			

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 –	11.00

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

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

Table 2.3 (end)  
(percent)

	Required reserve ratio on liabilities to individuals in rubles		Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency				
	Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on legal entities' nonresidents liabilities in foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on liabilities to individuals in foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles	Required reserve ratio on credit institutions' other liabilities in foreign currency
15.10.2008 – 30.04.2009		0.50					
01.05.2009 – 31.05.2009		1.00					
01.06.2009 – 30.06.2009		1.50					
01.07.2009 – 31.07.2009		2.00					
01.08.2009 – 31.10.2009		2.50					
	Required reserve ratio on legal entities' nonresidents liabilities in rubles	Required reserve ratio on legal entities' nonresidents liabilities in foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on liabilities to individuals in foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles	Required reserve ratio on credit institutions' other liabilities in foreign currency	
01.11.2009 – 31.01.2011			2.50				
01.02.2011 – 28.02.2011	3.50		3.00		3.00		
01.03.2011 – 31.03.2011	4.50		3.50		3.50		
01.04.2011 – 28.02.2013	5.50		4.00		4.00		
01.03.2013 – 31.03.2016	4.25		4.25		4.25		
01.04.2016 –	4.25	5.25	4.25		4.25	5.25	

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

<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 –	10.00	10.00	10.00	10.00	–	–	–

<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 –	12.00	—	—

<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>					
15.09.2011 – 31.10.2011	–	–	6.75	–	–	–	–	7.00	7.50	8.25	–	–	7.50	7.50	8.25
01.11.2011 – 25.12.2011	–	–	6.75	7.25	–	–	–	7.00	7.50	8.25	–	–	7.00	7.50	8.25
26.12.2011 – 01.04.2012	–	–	6.75	7.25	–	–	–	7.00	7.50	8.00	–	–	7.00	7.50	8.00
02.04.2012 – 13.09.2012	–	–	6.75	7.25	7.75	–	–	7.00	7.50	8.00	–	–	7.00	7.50	8.00
14.09.2012 – 02.04.2013	–	–	7.00	7.50	8.00	–	–	7.25	7.75	8.25	–	–	7.25	7.75	8.25
03.04.2013 – 15.05.2013	–	–	6.75	7.25	7.75	–	–	7.00	7.50	8.00	–	–	7.00	7.50	8.00
16.05.2013 – 10.06.2013	–	–	6.50	7.00	7.50	–	–	6.75	7.25	7.75	–	–	6.75	7.25	7.75
11.06.2013 – 15.09.2013	–	–	6.50	7.00	7.25	–	–	6.75	7.25	7.50	–	–	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	6.50	–	6.75	7.25	7.50
03.02.2014 – 02.03.2014	6.50	7.00	–	–	–	6.50	7.25	–	–	–	6.50	7.25	–	–	–
03.03.2014 <sup>4</sup> – 27.04.2014	8.00	8.50	–	–	–	8.00	8.75	–	–	–	8.00	8.75	–	–	–
28.04.2014 – 27.07.2014	8.50	9.00	–	–	–	8.50	9.25	–	–	–	8.50	9.25	–	–	–
28.07.2014 – 04.11.2014	9.00	9.50	–	–	–	9.00	9.75	–	–	–	9.00	9.75	–	–	–
05.11.2014 – 11.12.2014	10.50	11.00	–	–	–	10.50	11.25	–	–	–	10.50	11.25	–	–	–
12.12.2014 – 15.12.2014	11.50	12.00	–	–	–	11.50	12.25	–	–	–	11.50	12.25	–	–	–
16.12.2014 – 01.02.2015	18.00	18.50	–	–	–	18.00	18.75	–	–	–	18.00	18.75	–	–	–
02.02.2015 – 15.03.2015	16.00	16.50	–	–	–	16.00	16.75	–	–	–	16.00	16.75	–	–	–
16.03.2015 – 04.05.2015	15.00	15.50	–	–	–	15.00	15.75	–	–	–	15.00	15.75	–	–	–
05.05.2015 – 15.06.2015	13.50	14.00	–	–	–	13.50	14.25	–	–	–	13.50	14.25	–	–	–
16.06.2015 – 02.08.2015	12.50	13.00	–	–	–	12.50	13.25	–	–	–	12.50	13.25	–	–	–
03.08.2015 –	12.00	12.50	–	–	–	12.00	12.75	–	–	–	12.00	12.75	–	–	–

<sup>1</sup> From June 30, 2014 the maximal terms of granting of means on operations of constant action (the Bank of Russia loans secured by assets and guarantees and also by gold) was increased by the Bank of Russia from 365 up to 549.

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

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

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







Table 2.10 (cont.)

1	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					
		14	15	16	17	18	19
	from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 181 to 365 days	over 1 year		
<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



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	

<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	8.00	–	–
12.12.2014 – 01.02.2015	6.50	9.00	9.00	–	9.00	9.00	10.75	–
02.02.2015 – 15.03.2015	6.50	9.00	9.00	–	9.00	9.00	10.75	–
16.03.2015 – 04.05.2015	6.50	9.00	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	9.00	10.75	6.50
16.06.2015 – 02.08.2015	6.50	9.00	9.00	–	9.00	9.00	10.75	6.50
03.08.2015 –	6.50	9.00	9.00	9.00 <sup>3</sup>	9.00	9.00	10.75	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 2.14

## Results of the Bank of Russia Deposit Auctions (including Fine-tuning Deposit Auctions)

Date of auction	Maturity of deposits	Number of credit institutions participating in auction	Number of the Bank of Russia territorial branches	Total sum of applications of credit institutions participating in auction, billions of rubles	Min rate from credit institutions applications, % p.a.	Max rate from credit institutions applications, % p.a.	Cut-off rate, % p.a.	Weighted average rate, % p.a.	Volume of attracted on auction monetary funds, billions of rubles
<b>2014</b>									
09.07	1 day	33	6	225.90	6.95	7.50	7.39	7.31	169.80
04.08	2 days	39	12	402.31	7.44	8.00	8.00	7.86	360.00
07.08	1 day	45	12	417.14	7.30	8.00	7.75	7.48	180.00
08.08	3 days	44	12	243.73	7.37	8.00	7.64	7.52	190.00
07.11	3 days	12	5	64.63	8.95	9.50	9.50	9.27	64.63
<b>2015</b>									
13.01	1 day	15	4	114.23	16.47	17.00	17.00	16.79	114.23
14.01	1 day	29	9	227.54	16.55	17.00	17.00	16.91	227.54
20.01	1 day	32	11	223.33	16.48	17.00	17.00	16.94	223.33
21.01	1 day	48	16	282.54	16.55	17.00	17.00	16.95	250.00
22.01	1 day	44	15	288.99	16.50	17.00	16.95	16.89	190.00
23.01	3 days	57	17	357.16	16.50	17.00	16.96	16.88	300.00
30.01	4 days	54	18	304.65	16.55	17.00	17.00	16.90	304.65
02.02	1 day	29	14	128.59	14.50	15.00	15.00	14.93	128.59
03.02	1 day	60	18	467.24	14.75	15.00	15.00	14.93	410.00
06.02 <sup>1</sup>	3 days	61	17	590.87	13.95	15.00	—	—	—
09.02	1 day	53	17	266.03	13.95	15.00	14.93	14.73	220.00

<sup>1</sup> Fine-tuning deposit auction is recognized as nonvalid.

Table 2.15

## REPO Aggregates

Date	Funds provided, millions of rubles	Weighted average duration, days	Weighted average rate, % p.a.	Debt, millions of rubles
<b>2016</b>				
01.04	26,428.20	3	12.00	676,436.93
04.04	24,710.54	1	12.00	674,679.84
05.04	27,014.29	1	12.00	676,369.55
06.04	374,629.09	5	11.87	375,178.26
07.04	146,658.40	1	12.00	367,175.58
08.04	75,421.76	3	12.00	295,938.32
11.04	46,407.06	1	12.00	266,862.50
12.04	42,077.13	1	12.00	262,377.93
13.04	260,945.98	7	11.76	261,510.20
14.04	8,072.07	1	12.00	258,568.70
15.04	8,216.66	3	12.00	258,664.50
18.04	10,019.10	1	12.00	260,437.56
19.04	8,029.61	1	12.00	258,387.50
20.04	550,859.23	7	11.43	552,035.13
21.04	9,700.84	1	12.00	543,556.61
22.04	13,705.79	3	12.00	546,841.62
25.04	21,031.72	1	12.00	554,117.16
26.04	20,429.87	1	12.00	553,499.60
27.04	454,482.07	7	11.42	455,424.03
28.04	41,037.51	1	12.00	470,283.27
29.04	215,154.27	5	12.00	644,548.13

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

(rubles/US dollar)

Table 2.16 (end)  
(rubles/US dollar)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
<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	76.3928	76.3928	76.3929	75.0903	75.0903	75.0903	–	–
March	70.5408	71.0256	68.5598	68.4026	68.4026	68.4026	68.8086	67.7764	67.6409	68.9328	68.4346	68.4346	68.4346	67.7807	68.7549	67.6076
April	66.0452	66.0452	66.0452	68.2724	65.6474	66.0364	65.0254	66.2198	66.2198	66.2198	66.6295	66.4559	65.1618	65.1133	64.3334	–

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	74.7386	74.8311	74.3675	74.3675
March	68.6857	68.6857	69.5424	69.8487	69.1138	68.3086	66.1012	66.1012	66.1012	66.1012	66.1012	66.9168	64.6232	64.9650	64.9650
April	62.0487	62.7476	61.6919	61.7363	61.7363	61.7363	62.0377	60.4124	58.7003	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

(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	54.7477	54.8412	54.8412	55.6757	57.1433	58.0145	58.0145
June	62.1045	61.1040	60.7452	60.6417	60.9130	60.9130	60.9130	60.8567	61.0546	60.5852	61.1986	61.4066	61.4066	61.4066	61.5206	—
July	62.3986	62.1841	61.9183	61.9183	61.9183	61.6929	61.7622	62.3948	62.9330	63.6090	63.6090	63.6090	65.0830	66.6248	65.9882	64.6478
August	72.3650	72.3650	72.5712	72.9187	72.7085	74.4738	76.6709	76.6709	76.6709	81.1533	80.7248	79.7252	76.3369	75.0469	75.0469	75.0469
September	75.9013	74.2407	73.9378	74.9726	74.9726	74.9726	74.8304	73.9568	73.5367	74.5435	73.1397	73.1397	73.1397	73.2684	74.5825	—
October	71.2810	69.7710	69.7710	69.7710	69.7796	70.5290	71.1738	71.0895	68.7903	68.7903	68.7903	69.0104	70.2124	72.1479	70.1427	70.7537
November	71.8184	71.3987	69.7819	69.0021	69.3390	69.3886	69.3886	69.3886	69.7037	69.8076	69.8987	69.7034	70.3859	70.3859	70.3859	—
December	78.2312	77.0400	76.6788	77.4052	77.4052	77.4052	77.4830	77.6145	77.5443	76.0441	77.0500	77.0500	77.0500	77.6032	79.5470	79.6972
<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	—

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								

(rubles/US dollar)

Table 2.19

(rubles/US dollar)

	Month											
	January	February	March	April	May	June	July	August	September	October	November	December
1992	—	—	—	—	—	—	0.14	0.17	0.22	0.34	0.42	0.41
1993	0.46	0.57	0.66	0.76	0.89	1.08	1.03	0.99	1.06	1.19	1.19	1.24
1994	1.4	1.58	1.71	1.79	1.87	1.95	2.02	2.11	2.31	2.97	3.14	3.37
1995	3.79	4.22	4.71	5.01	5.08	4.77	4.53	4.41	4.47	4.5	4.54	4.62
1996	4.68	4.76	4.83	4.9	4.97	5.05	5.15	5.28	5.37	5.43	5.48	5.54
1997	5.6	5.65	5.7	5.75	5.77	5.78	5.79	5.81	5.85	5.87	5.9	5.94
1998	5.99	6.05	6.09	6.12	6.15	6.18	6.22	6.75	14.61	15.93	16.42	19.99
1999	22.05	22.91	23.47	24.75	24.42	24.28	24.31	24.69	25.48	25.71	26.31	26.80
2000	28.04	28.73	28.46	28.58	28.32	28.25	27.85	27.73	27.79	27.87	27.89	27.97
2001	28.36	28.59	28.68	28.85	29.02	29.11	29.22	29.35	29.43	29.53	29.80	30.09
2002	30.47	30.80	31.06	31.17	31.25	31.40	31.51	31.56	31.63	31.69	31.81	31.84
2003	31.82	31.70	31.45	31.21	30.92	30.48	30.36	30.35	30.60	30.16	29.81	29.44
2004	28.92	28.52	28.53	28.68	28.99	29.03	29.08	29.21	29.22	29.08	28.58	27.92
2005	27.94	27.97	27.62	27.82	27.92	28.50	28.69	28.48	28.36	28.55	28.76	28.81
2006	28.41	28.20	27.88	27.57	27.06	26.98	26.92	26.77	26.74	26.86	26.62	26.29
2007	26.47	26.34	26.11	25.84	25.82	25.93	25.56	25.63	25.34	24.89	24.47	24.57
2008	24.50	24.53	23.76	23.51	23.73	23.64	23.35	24.13	25.28	26.35	27.31	28.13
2009	31.47	35.76	34.67	33.56	32.06	31.03	31.52	31.63	30.81	29.47	28.98	29.94
2010	29.94	30.19	29.56	29.20	30.35	31.17	30.68	30.34	30.84	30.32	30.97	30.85
2011	30.08	29.29	28.43	28.10	27.87	27.98	27.90	28.77	30.49	31.35	30.86	31.45
2012	31.51	29.88	29.37	29.47	30.65	32.91	32.50	31.97	31.52	31.09	31.41	30.74
2013	30.26	30.16	30.80	31.33	31.24	32.28	32.74	33.02	32.63	32.06	32.64	32.89
2014	33.46	35.22	36.21	35.66	34.93	34.41	34.64	36.11	37.87	40.76	45.86	55.41
2015	61.70	64.63	60.23	52.87	50.58	54.50	57.07	65.15	66.77	63.07	65.03	69.66
2016	76.25	77.22	70.47	66.68								

Monthly Average Official Rates: Rubles per US Dollar



Table 2.20

## Reference Prices of Precious Metals

*(rubles per gram)*

Date of quotes	Gold	Silver	Platinum	Palladium
<b>2016</b>				
01.04	2,691.21	33.55	2,116.15	1,243.51
02.04	2,659.65	33.20	2,119.78	1,236.90
05.04	2,682.67	33.03	2,095.35	1,234.25
06.04	2,727.61	33.64	2,115.20	1,235.90
07.04	2,700.35	33.20	2,106.08	1,218.27
08.04	2,697.37	33.17	2,059.81	1,172.67
09.04	2,678.82	32.88	2,073.65	1,175.65
12.04	2,691.71	33.58	2,097.69	1,174.02
13.04	2,685.95	34.04	2,126.66	1,181.71
14.04	2,634.05	33.79	2,101.74	1,158.71
15.04	2,651.61	34.48	2,118.63	1,156.59
16.04	2,611.25	34.34	2,097.92	1,193.35
19.04	2,716.76	35.56	2,155.50	1,231.40
20.04	2,620.75	35.08	2,089.51	1,205.16
21.04	2,649.12	36.03	2,140.10	1,235.65
22.04	2,629.26	36.21	2,144.97	1,241.82
23.04	2,651.47	36.60	2,195.01	1,292.31
26.04	2,636.71	36.12	2,159.32	1,289.60
27.04	2,637.64	36.22	2,160.11	1,277.69
28.04	2,607.75	36.33	2,128.52	1,261.19
29.04	2,630.62	36.32	2,160.43	1,274.90
30.04	2,636.13	36.93	2,192.47	1,290.66



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	–	–	–







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>						
01.04	0.41	–	0.95	–	–	–
04.04	0.39	–	–	–	–	–
05.04	0.40	–	0.47	–	–	–
06.04	0.40	–	–	–	–	–
07.04	0.39	–	–	–	–	–
08.04	0.39	–	–	–	–	–
11.04	0.40	–	0.43	–	–	–
12.04	0.40	–	–	–	–	–
13.04	0.40	1.10	–	–	–	–
14.04	0.39	–	0.49	–	–	–
15.04	0.40	–	–	–	–	–
18.04	0.40	–	–	–	–	–
19.04	0.40	0.45	–	–	–	–
20.04	0.40	–	–	–	–	–
21.04	0.40	–	–	–	–	–
22.04	0.39	–	–	–	–	–
25.04	0.39	–	–	–	–	–
26.04	0.39	–	–	–	–	–
27.04	0.39	–	–	–	–	–
28.04	0.39	–	–	–	–	–
29.04	0.46	0.40	–	–	–	–





Table 3.1.8

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

(millions of rubles)

	April, 2016																	
	Russian ruble (RUB)						US dollar (USD)						Euro (EUR)					
	deposit operations			REPO			deposit operations			REPO			deposit operations			REPO		
	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents
Overnight	366,066	66,312	364,437	4,302	12,433	621,389	104,405	—	11	10,040	—	—	—	124	3,804	—	—	
1 week <sup>1</sup>	29,976	4,131	56,458	589	8,535	78,271	62,859	744	2,339	602	147	—	125	1,654	367	—	—	
2 weeks <sup>1</sup>	4,494	42	1,847	129	225	8,077	2,175	—	2	9	—	—	10	507	—	—	—	
1 month <sup>2</sup>	11,772	220	1,724	—	276	2,105	4,017	130	155	1,693	—	—	—	467	—	—	—	
2 months <sup>2</sup>	2,036	—	155	—	62	250	—	—	—	—	—	—	—	168	—	—	—	
3 months <sup>3</sup>	12,304	201	476	—	635	395	669	—	—	730	—	—	1	17	—	—	313	
6 months <sup>3</sup>	1	2	—	—	31	942	—	—	—	30	—	—	—	35	—	—	—	
Over 6 months	5,069	591	—	—	3,232	165	—	1,021	129	108	—	—	0	111	—	—	—	
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	13,762	857	2,910	1,467	848	3,530	1,953	84	1	37	127	—	141	95	—	—	—	

<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

<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

(millions of US dollars)

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
<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	36,791	30,771	33,351	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

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

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>2015</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
		3	4	5	futures			options					
					share	bonds	investment units	total (7+8)	on securities	on share index	total (10+11+12+13)		
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>2014</b>													
Q1	56,799,362.0	13,548,203.4	35,175,316.0	33,140.4	6,833,160.0	876,341.8	5,956,818.2	1,209,542.3	1,199,788.4	9,753.9	...	...	
Q2	53,857,374.2	12,208,995.2	34,867,589.6	56,704.2	5,792,436.7	811,283.0	4,981,153.6	931,648.5	916,190.8	15,457.7	...	...	
Q3	56,938,984.8	13,429,847.6	36,678,035.3	37,479.8	6,011,586.8	807,680.7	5,203,906.1	782,035.3	770,020.7	12,014.6	...	...	
Q4	65,300,434.8	15,417,894.8	42,555,661.3	49,968.1	6,505,071.7	842,783.0	5,662,288.7	771,838.9	758,826.5	13,012.4	...	...	
<b>2015</b>													
Q1	51,851,394.8	11,604,319.3	34,861,424.5	32,372.7	4,967,183.6	766,813.7	4,200,369.9	386,094.7	378,091.7	8,003.0	...	...	
Q2	53,034,175.8	12,749,972.6	34,985,631.8	35,741.8	4,826,135.2	737,087.1	4,089,048.0	436,694.4	428,578.0	8,116.4	...	...	
Q3	53,939,402.0	13,337,316.2	33,379,043.1	107,619.5	6,534,909.0	698,571.5	5,836,337.6	580,514.2	567,265.8	13,248.4	...	...	
Q4	68,186,778.9	14,687,713.6	45,777,314.6	20,772.0	7,041,803.1	876,334.0	6,165,469.2	659,175.5	628,362.4	30,813.1	...	...	
<b>2016</b>													
Q1	73,963,591.5	14,917,595.7	50,099,458.1	6,201.1	8,139,070.2	833,573.3	7,305,496.8	801,266.4	784,383.5	16,882.9	...	...	

Table 3.4

## Main Share Price Indices

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles
<b>2016</b>			
01.04	1,856.77	861.96	43.65
04.04	1,866.64	861.76	37.80
05.04	1,857.09	846.61	33.31
06.04	1,860.17	863.29	33.83
07.04	1,858.85	859.24	34.68
08.04	1,877.27	879.07	38.83
11.04	1,906.90	900.98	49.66
12.04	1,899.26	911.07	48.32
13.04	1,932.80	922.50	53.85
14.04	1,915.85	914.34	52.16
15.04	1,907.78	905.10	35.44
18.04	1,892.64	899.58	46.21
19.04	1,930.14	926.64	67.35
20.04	1,960.18	943.16	59.17
21.04	1,950.08	927.23	66.21
22.04	1,967.26	931.46	52.52
25.04	1,955.47	927.66	39.69
26.04	1,946.55	931.19	39.93
27.04	1,934.77	927.09	39.62
28.04	1,969.89	964.41	42.98
29.04	1,953.05	951.11	51.60

Table 4.1.1

## Number and Structure of Credit Institutions

	2015										2016			
	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	29.02	31.03	30.04	
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	1,046	1,044	1,040	1,036	1,035	1,031	1,028	1,024	1,021	1,018	1,013	1,008	1,005	
of which:														
– banks	970	967	963	960	959	955	952	950	947	945	939	934	932	
– nonbanking credit institutions	76	77	77	76	76	76	76	74	74	73	74	74	73	
1.1. Registered 100 percent foreign-owned credit institutions	73	73	72	72	73	71	70	70	68	68	67	68	67	
1.2. Credit institutions, registered by the Bank of Russia, which have not yet paid up their authorized capital and have not yet received license (within the time-limit set by law) – total	1	–	1	–	–	–	–	–	–	–	–	1	1	
of which:														
– banks	–	–	–	–	–	–	–	–	–	–	–	–	–	
– nonbanking credit institutions	1	–	1	–	–	–	–	–	–	–	–	1	1	
2. Credit institutions licensed to conduct banking operations – total	815	810	797	783	774	767	757	740	733	728	718	707	696	
of which:														
– banks	760	753	741	727	721	714	704	688	681	676	665	654	646	
– nonbanking credit institutions	55	57	56	56	53	53	53	52	52	52	53	53	50	
2.1. Credit institutions with licence (permission):														
– to attract funds of individuals	676	670	659	647	643	637	628	614	609	604	595	584	575	
– to conduct operations in foreign currency	539	536	528	517	512	507	500	488	482	479	471	460	452	
– credit institutions with general licence	253	253	247	243	242	240	237	233	232	231	229	229	227	
– to conduct operations with precious metals	198	198	196	192	191	189	189	186	183	182	179	177	173	

## 4. FINANCIAL INSTITUTIONS' PERFORMANCE

## 4.1. General Description



Table 4.1.1 (end)

	2015												2016			
	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	29.02	31.03	30.04			
11. Operational offices of credit institutions – total	8,422	8,239	8,115	7,929	7,737	7,694	7,658	7,613	7,609	7,548	7,437	7,388	7,375			
of which Sberbank of Russia	646	646	644	651	650	640	642	641	640	639	638	637	639			
12. Mobile banking offices – total	202	211	216	217	218	225	227	227	227	230	234	234	238			
of which Sberbank of Russia	200	209	214	214	214	221	221	223	223	226	229	230	234			
13. Credit institutions with revoked licences	230	234	242	253	261	264	271	284	288	290	295	300	308			
14. Credit institutions subject to liquidation and in the process of receivership with court-appointed interim trustees (liquidators, liquidating commission)	219	217	226	231	238	244	252	252	265	274	280	280	288			
including, under the procedure of:																
– voluntarily liquidation following the decision of the stockholders (equity holders)	1	–	1	1	2	2	2	2	2	2	2	2	3			
– compulsory liquidation	45	45	46	47	50	55	57	52	50	47	47	44	44			
– bankruptcy	173	172	179	183	186	187	193	198	213	225	231	234	241			
15. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions – total	2,121	2,123	2,128	2,132	2,133	2,137	2,140	2,144	2,147	2,150	2,155	2,161	2,164			
of which:																
– credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,640	1,642	1,645	1,648	1,649	1,652	1,654	1,658	1,660	1,663	1,668	1,674	1,676			
credit institutions liquidated owing to reorganization	480	480	482	483	483	484	485	485	486	486	486	486	487			
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	478	480	481	481	482	483	483	484	484	484	484	485			
of which:																
– reorganization into branches of other banks	384	384	385	385	385	386	387	387	387	387	387	387	387			
– taken over by other banks (except for reorganized into branches)	94	94	95	96	96	96	96	96	97	97	97	97	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

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



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 31.03.2016							Total
	1-5	6-20	21-50	51-200	201-500	501-707		
Assets								
Assets (liabilities)	44,262,542	18,005,061	8,949,030	7,845,410	1,854,876	197,800	81,114,718	
Loans to non-financial institutions	19,958,763	6,584,533	2,924,789	2,232,959	616,058	63,033	32,380,135	
Loans to resident financial institutions (except credit institutions)	632,678	767,170	149,384	136,371	23,435	812	1,709,850	
Loans to individuals	5,909,062	1,823,365	1,279,708	1,313,237	208,935	19,599	10,553,906	
Unsecured consumer loans (portfolio of homogenous loans)	2,728,262	1,237,694	804,529	669,730	63,555	5,062	5,508,832	
Capital and financial performance								
Equity capital	4,789,481	2,075,646	662,349	1,017,241	341,739	66,211	8,952,667	
Capital adequacy N1.0, %	11.7	14.4	8.3	14.5	19.4	36.9	12.4	
Profit for the current year	144,813	4,897	-37,737	-1,384	-517	-748	109,325	
Return on assets, %	1.0	0.1	-1.3	0.4	0.6	0.6	0.4	
Return on equity, %	8.9	1.3	-17.1	3.2	3.3	1.8	3.4	
Liabilities								
Individuals' deposits	13,166,562	3,688,319	2,499,623	2,378,079	739,255	47,038	22,518,876	
Loans received from the Bank of Russia	3,264,584	329,579	277,081	157,859	30,630	280	4,060,012	

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	<b>82,471</b>	161,792	<b>65.7</b>	<b>79,321</b>	<b>34.3</b>	16,212
31.03	109,325	239,649	66.9	130,324	33.1	26,517

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		
Memo: own funds (capital) adequacy ratio (N 1.0) as of 31.03.2016, %		12.4		43.2		25.7		18.6		17.4		

Table 4.1.7 (end)

	Of which credit institutions with the capital										credit institutions going through insolvency prevention measures <sup>2</sup>	
	3–5 billions of rubles		5–10 billions of rubles		10 billions of rubles and more		number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles
	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles						
<b>2014</b>												
31.12	53	203.3	45	308.8	83	6,873.3	15	52.1				
<b>2015</b>												
31.01	50	197.5	45	320.0	80	6,822.8	15	1.8				
28.02	49	196.2	41	279.9	83	6,803.1	17	-15.9				
31.03	52	200.9	45	305.4	82	7,071.0	17	1.5				
30.04	52	203.3	45	316.1	80	6,996.1	17	13.2				
31.05	50	197.6	46	324.2	80	7,057.4	17	13.0				
30.06	49	189.8	49	335.1	82	7,164.9	17	0.9				
31.07	48	187.5	49	338.8	80	7,473.0	18	-3.0				
31.08	45	178.5	49	336.3	80	7,773.3	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				
Memo: own funds (capital) adequacy ratio (N 1.0) as of 31.03.2016, %		18.6		17.6		12.9		12.6				

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

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

## 4.2. Borrowings

Table 4.2.1

## Deposits of Individuals Accepted by Credit Institutions

		Deposits of individuals															
		in rubles							in foreign currency								
		total		by maturity					total		by maturity						
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years		
<b>2014</b>																	
31.12	18,552,682	13,706,572	2,635,711	29,168	518,985	864,717	2,430,927	6,358,979	868,084	4,846,110	543,066	6,650	103,774	191,475	1,014,137	2,479,251	507,758
<b>2015</b>																	
31.01	19,328,702	13,519,300	2,248,027	28,334	660,963	1,113,752	2,804,086	5,897,630	766,507	5,809,403	604,277	6,257	124,960	267,236	1,488,701	2,803,482	514,489
28.02	19,077,332	13,888,476	2,330,073	76,453	699,131	1,278,863	3,123,075	5,649,425	731,457	5,188,855	516,175	7,715	90,718	249,827	1,546,723	2,369,811	407,886
31.03	19,092,873	14,075,094	2,283,413	42,998	551,630	1,327,572	3,618,194	5,537,262	714,026	5,017,779	487,468	5,430	61,618	211,948	1,679,362	2,219,850	352,103
30.04	19,132,819	14,509,159	2,492,227	69,827	386,688	1,334,740	4,048,275	5,462,517	714,883	4,623,660	452,880	6,116	47,171	180,627	1,668,764	1,981,673	286,429
31.05	19,383,170	14,577,986	2,449,337	44,269	317,017	1,355,674	4,351,484	5,354,441	705,764	4,805,184	449,044	4,151	41,776	151,526	1,795,787	2,082,864	280,037
30.06	19,892,300	14,809,844	2,549,458	71,219	279,191	1,223,153	4,537,285	5,418,133	731,407	5,082,456	488,554	6,802	36,514	143,866	1,875,814	2,240,954	289,952
31.07	20,402,581	14,994,893	2,611,660	42,396	292,359	1,135,922	4,719,419	5,465,442	727,695	5,407,688	512,308	4,758	37,833	129,492	1,995,746	2,433,039	294,511
31.08	21,121,680	15,001,997	2,498,462	33,703	276,718	1,067,143	4,956,283	5,450,579	719,109	6,119,683	580,803	5,170	36,885	136,972	2,269,754	2,764,877	325,222
30.09	21,214,913	15,077,166	2,493,591	58,392	235,659	941,910	5,215,638	5,416,778	715,198	6,137,747	589,954	6,440	33,946	126,618	2,273,575	2,786,467	320,747
31.10	21,192,815	15,197,829	2,469,968	38,223	270,281	894,018	5,360,545	5,454,032	710,761	5,994,987	569,171	5,154	32,687	113,194	2,244,608	2,723,451	306,721
30.11	21,491,188	15,363,666	2,479,734	77,618	237,831	871,139	5,514,913	5,475,732	706,699	6,127,522	583,452	8,304	30,713	112,102	2,292,510	2,791,578	308,863
31.12	23,219,077	16,398,222	3,136,363	40,160	265,693	911,390	5,771,268	5,565,847	707,501	6,820,855	662,050	5,080	38,737	120,400	2,170,925	3,488,511	335,153
<b>2016</b>																	
31.01	22,801,529	15,943,431	2,605,598	33,569	252,897	935,935	5,913,813	5,509,417	692,203	6,858,098	688,774	3,239	34,347	112,774	2,038,282	3,631,601	349,082
29.02	22,970,506	16,212,728	2,682,395	79,015	266,874	947,884	5,931,359	5,587,657	717,544	6,757,778	702,582	5,777	35,650	104,421	1,768,225	3,794,970	346,154
31.03	22,518,876	16,360,699	2,698,038	51,061	328,209	976,057	5,854,144	5,729,692	723,499	6,158,177	660,968	3,908	32,424	96,226	1,270,821	3,780,809	313,021

(millions of rubles)

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				

(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)	up to 1 year (including demand deposits)	181 days to 1 year	91 to 180 days	31 to 90 days	1 year to 3 years	over 3 years	over 1 year	
<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				

Table 4.2.4

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

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity										Weighted average interest rates on deposits of nonfinancial organizations by maturity								
	up to 1 year					1 year to 3 years					over 3 years			over 1 year to 3 years			over 3 years		
	demand deposits	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year to 3 years	over 3 years
<b>in US dollars</b>																			
<b>2016</b>																			
January	0.56	0.61	1.00	0.45	1.10	1.81	1.58	1.64	2.53	1.66	2.52	0.31	0.93	1.75	2.77	0.44	3.49	6.45	3.52
February	0.49	0.48	0.48	0.49	1.25	1.82	1.62	1.68	2.34	2.18	2.33	0.33	0.89	1.76	2.36	0.48	3.46	–	3.46
March	0.58	0.57	0.57	0.44	0.94	1.76	1.59	1.63	2.29	1.82	2.28	0.33	0.89	1.46	2.40	0.47	3.49	4.75	4.11
<b>in euros</b>																			
<b>2016</b>																			
January	0.24	0.28	0.82	0.25	0.67	1.07	0.95	0.99	1.66	0.83	1.64	0.04	0.22	1.86	1.44	0.32	1.42	2.50	1.44
February	0.38	0.37	0.30	0.29	0.61	1.04	0.94	0.96	1.50	0.62	1.47	0.12	0.30	0.64	1.56	0.20	3.46	–	3.46
March	0.24	0.24	0.29	0.25	0.61	1.00	0.90	0.93	1.48	1.11	1.47	0.19	0.41	1.63	3.51	0.55	4.06	–	4.06

Table 4.2.5

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

(millions of rubles)

	Deposit certificates										Savings certificates									
	total					of which by maturity					total					of which by maturity				
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15						
<b>2014</b>																				
31.12	5,813	262	134	760	2,176	1,554	638	460,543	5	838	41,357	106,429	298,897	1,347						
<b>2015</b>																				
31.01	5,557	55	437	396	2,292	1,200	654	478,818	12	881	48,408	142,637	262,707	1,430						
28.02	5,375	196	306	534	2,257	1,154	643	500,252	8	973	54,296	172,740	258,959	1,409						
31.03	5,261	99	557	253	2,194	1,170	563	525,717	6	620	54,437	210,565	245,354	1,354						
30.04	5,400	206	736	303	2,339	1,071	563	540,287	9	342	60,734	235,092	230,227	1,282						
31.05	5,540	1	725	579	2,403	1,008	554	550,586	11	323	61,799	250,448	220,758	1,233						
30.06	3,237	145	303	656	923	887	106	546,251	259	348	56,552	243,295	220,212	1,280						
31.07	2,988	34	322	676	812	840	106	538,754	5	322	56,548	244,847	215,576	1,170						
31.08	2,623	141	165	711	725	577	106	538,486	60	365	53,568	267,026	195,317	1,955						
30.09	2,513	68	168	415	967	578	85	540,795	19	638	48,472	300,187	168,935	1,824						
31.10	2,469	109	183	337	968	573	85	564,929	52	676	52,873	315,667	174,106	1,786						
30.11	3,154	13	257	1,069	1,052	504	63	579,199	18	784	56,495	323,922	175,846	1,516						
31.12	2,825	217	253	1,211	456	449	5	571,411	38	833	65,936	297,998	181,869	1,404						
<b>2016</b>																				
31.01	2,807	0	305	1,219	356	376	5	565,403	87	380	65,041	269,252	201,795	1,400						
29.02	1,744	0	228	602	336	285	5	591,557	85	826	76,203	250,045	236,452	1,743						
31.03	1,276	0	0	345	305	279	5	615,035	99	16,343	82,501	229,279	257,273	1,831						

Table 4.2.5 (end)  
(millions of rubles)

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



## 4.3. Lending

Table 4.3.1

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

(millions of rubles)

1	Loans, Deposits and Other Funds in rubles											credit institutions	
	total	individuals	total	of which							over 3 years		
				organizations (except general and local governments and extrabudgetary funds)									
				of which by maturity									
2	3	4	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	3,097,899	5,253,370	8,900,720	2,396,937			
31.05	33,565,421	10,522,802	20,468,014	631,805	410,703	788,877	3,058,889	5,199,557	8,915,453	2,574,606			
30.06	33,720,009	10,470,012	20,527,094	719,484	368,233	762,661	3,045,072	5,157,129	8,966,501	2,722,903			
31.07	34,010,444	10,472,120	20,771,591	608,226	447,645	860,706	3,051,989	5,108,686	9,108,972	2,766,732			
31.08	34,075,712	10,471,071	20,940,925	627,374	402,288	967,604	3,089,396	5,104,183	9,165,998	2,663,716			
30.09	34,766,332	10,469,645	21,108,221	671,982	349,137	1,010,336	3,076,383	5,157,449	9,282,512	3,188,466			
31.10	34,904,165	10,444,006	21,322,578	644,166	355,937	1,062,115	3,116,785	5,058,814	9,526,394	3,137,581			
30.11	34,844,819	10,404,324	21,423,025	703,803	383,673	990,038	3,120,860	5,038,399	9,530,729	3,017,471			
31.12	35,176,500	10,395,828	21,253,717	554,754	345,243	946,026	3,021,909	4,900,999	9,811,099	3,526,956			
<b>2016</b>													
31.01	35,513,805	10,333,283	21,427,885	637,853	360,304	942,165	2,967,076	4,797,153	9,992,368	3,752,638			
29.02	35,547,994	10,335,045	21,437,640	664,244	407,223	851,614	2,836,184	4,826,171	10,067,780	3,775,309			
31.03	35,710,897	10,318,928	21,504,455	688,432	408,291	842,364	2,851,647	4,894,894	10,060,410	3,887,514			

**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				



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





Table 4.3.5

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

(% p.a.)

	Total												of which to small, medium-sized businesses					
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year		
<b>2015</b>																		
January	19.59	20.70	20.20	19.50	19.86	15.32	14.87	15.09	19.25	19.00	18.94	18.68	18.86	17.89	17.59	17.77		
February	17.46	18.51	19.05	18.50	18.14	17.75	15.03	16.36	18.41	19.14	19.42	18.96	19.05	18.34	16.13	17.63		
March	16.89	18.38	18.77	18.73	17.91	17.21	15.31	16.45	18.05	19.20	19.67	19.05	19.12	18.02	16.31	17.38		
April	16.36	17.98	18.32	17.40	17.17	17.31	14.38	15.80	18.22	18.56	19.18	18.97	18.88	18.18	16.61	17.64		
May	14.92	16.54	16.49	17.18	16.02	16.93	15.06	16.25	18.22	18.63	18.69	18.45	18.52	18.24	15.81	17.57		
June	14.26	16.33	16.93	16.17	15.51	15.62	14.37	15.12	18.14	18.43	18.25	17.92	18.11	16.79	16.36	16.67		
July	13.33	15.55	16.10	15.36	14.65	15.41	14.10	14.87	18.10	17.92	17.72	17.38	17.61	17.01	16.32	16.81		
August	12.54	15.42	15.93	15.36	14.24	14.88	14.08	14.58	17.85	17.25	17.44	17.23	17.33	16.49	15.52	16.19		
September	12.43	15.06	15.14	15.21	13.97	14.38	13.97	14.19	16.59	16.79	17.62	16.83	16.97	16.17	14.23	15.46		
October	12.19	14.74	15.66	14.56	13.58	14.39	14.40	14.39	17.94	16.93	17.21	16.73	16.96	16.21	14.40	15.29		
November	12.32	15.00	15.40	14.86	13.75	14.58	13.57	14.17	16.93	17.13	16.72	16.53	16.72	16.35	15.06	16.02		
December	12.39	14.36	15.17	14.68	13.80	13.67	12.07	12.95	16.19	16.83	16.60	16.26	16.44	15.56	14.21	15.05		
<b>2016</b>																		
January	12.08	14.27	14.21	14.71	13.37	14.00	13.13	13.67	16.76	16.67	16.63	16.27	16.46	15.93	15.30	15.73		
February	12.06	13.69	15.22	14.78	13.41	13.44	13.09	13.32	15.72	16.64	16.50	16.24	16.35	15.85	15.58	15.78		
March	11.96	14.06	14.27	14.55	13.24	13.69	13.98	13.78	15.63	16.21	16.59	15.98	16.14	15.66	14.90	15.44		

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		1 year to 3 years		over 3 years		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					

Table 4.3.7

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

	Total												of which small and medium-sized businesses								
	up to 30 days (including call loans)			31 to 90 days			91 to 180 days			181 days to 1 year			up to 1 year (including call loans)			1 year to 3 years			over 3 years		
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year					
<b>2015</b>																					
January	3.16	8.12	10.29	10.71	5.10	7.50	5.02	6.71	7.68	8.89	9.92	12.36	11.35	11.42	8.65	10.91					
February	2.69	8.56	11.24	10.13	4.83	7.31	7.72	7.42	15.02	9.79	11.83	10.80	11.14	10.02	7.28	7.92					
March	2.87	9.38	4.85	7.86	5.96	7.69	9.49	8.24	13.42	10.99	10.18	11.78	11.89	6.44	10.49	7.43					
April	2.42	6.35	7.49	9.98	5.41	6.98	8.84	7.39	5.40	11.17	9.14	11.97	11.53	8.56	9.92	8.82					
May	2.12	7.01	9.04	8.61	5.71	5.82	6.67	6.46	8.50	11.70	9.77	11.42	11.12	7.42	11.81	7.88					
June	2.58	7.74	7.98	7.58	7.05	9.03	7.84	8.64	5.44	12.49	10.17	11.36	11.63	11.43	9.69	10.24					
July	2.82	5.83	4.43	5.78	4.76	5.38	7.27	6.63	4.00	12.10	10.19	8.92	9.97	10.28	7.56	7.73					
August	2.52	7.18	7.58	8.94	5.47	6.40	6.34	6.35	12.35	13.76	9.85	10.72	10.75	8.91	7.17	7.30					
September	2.00	6.75	8.94	8.08	5.37	6.36	7.91	6.88	–	11.35	8.01	9.92	9.82	7.85	9.99	9.46					
October	2.39	4.70	8.53	4.89	4.63	5.48	6.89	5.69	8.00	11.12	10.26	11.34	10.76	9.82	10.92	10.18					
November	3.74	7.74	5.91	5.14	5.33	6.18	7.52	7.04	12.43	11.68	12.14	7.46	8.89	10.85	11.34	10.92					
December	2.16	6.70	5.42	5.33	4.66	6.63	7.11	6.90	–	10.93	11.56	11.75	11.63	10.92	8.74	10.30					
<b>2016</b>																					
January	1.63	5.04	2.66	8.23	3.12	7.45	6.65	7.22	13.42	10.40	9.51	11.45	10.82	10.09	–	10.09					
February	1.43	8.68	5.47	4.87	4.15	5.93	7.09	6.28	11.12	11.88	8.74	10.76	10.88	9.94	8.44	9.74					
March	2.03	5.94	4.54	5.38	4.33	6.54	6.38	6.48	–	11.38	10.90	8.96	10.83	9.77	9.05	9.74					

(% p.a.)



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	4,033,925	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			



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	

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, %						
		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	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	1,012,064	3,391,888	28,954	179.5	177.9	12.45	13.17	12.45	13.17	12.45	13.17	72,229
<b>2015</b>												
31.01	43,016	3,394,376	29,638	176.5	176.5	14.16	14.16	14.16	14.16	14.16	14.16	67,310
28.02	92,052	3,421,314	30,176	175.5	174.6	14.45	14.71	14.45	14.71	14.45	14.71	69,952
31.03	135,162	3,424,346	31,342	174.0	170.7	14.53	14.70	14.53	14.70	14.53	14.70	66,746
30.04	184,431	3,448,873	32,418	173.1	170.5	14.40	14.05	14.40	14.05	14.40	14.05	70,156
31.05	228,196	3,474,034	33,286	172.7	171.5	14.22	13.46	14.22	13.46	14.22	13.46	51,783
30.06	280,440	3,493,319	34,104	173.3	175.4	14.04	13.29	14.04	13.29	14.04	13.29	50,430
31.07	338,512	3,527,048	34,867	173.3	173.7	13.93	13.44	13.93	13.44	13.93	13.44	68,655
31.08	396,147	3,569,433	36,185	173.8	176.3	13.78	12.88	13.78	12.88	13.78	12.88	69,858
30.09	461,182	3,615,354	36,918	174.3	177.8	13.68	13.12	13.68	13.12	13.68	13.12	70,121
31.10	526,707	3,666,185	37,647	174.7	177.2	13.58	12.89	13.58	12.89	13.58	12.89	70,646
30.11	594,192	3,716,496	38,995	175.4	180.7	13.43	12.29	13.43	12.29	13.43	12.29	71,078
31.12	699,419	3,851,153	39,524	176.4	181.9	13.35	12.92	13.35	12.92	13.35	12.92	81,467
<b>2016</b>												
31.01	37,116	3,862,928	40,980	180.7	180.7	12.51	12.51	12.51	12.51	12.51	12.51	81,956
29.02	117,235	3,934,723	42,026	181.6	182.0	12.22	12.10	12.22	12.10	12.22	12.10	81,659
31.03	188,258	3,976,988	43,022	181.6	181.5	12.46	12.86	12.46	12.86	12.46	12.86	85,401
30.04	260,953	4,019,718	43,794	182.1	183.5	12.59	12.94	12.59	12.94	12.59	12.94	81,217

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	3,030	122,204	23,721	52.2	9.84		33,266
31.12	91	3,903	131,084	26,685	46.8	9.82		35,474
<b>2016</b>								
31.01	2	33	133,382	28,057	9.9	11.46		35,316
29.02	6	175	127,954	28,365	85.4	6.87		34,282
31.03	11	284	111,890	26,308	63.0	7.46		29,936
30.04	19	411	100,403	25,681	47.5	7.74		25,421

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 30.04.2016										total
	1–5	6–20	21–50	51–200	201–500	501–696					
Number of credit institutions extended mortgage loans, units	5	14	26	105	184	172					506
Number of mortgage loans extended to individuals-residents, units, of which loans extended:											
in rubles	198,356	24,522	16,560	13,695	7,158	681					260,972
in foreign currency	198,356	24,521	16,559	13,690	7,150	677					260,953
in foreign currency	0	1	1	5	8	4					19
Volume of mortgage loans extended to individuals, – total, millions of rubles	324,725	48,022	34,011	30,487	7,878	1,396					446,519
in rubles	324,725	48,015	33,916	30,373	7,717	1,362					446,108
in foreign currency	0	7	95	114	161	34					411
Debt on mortgage loans, extended by credit institutions, – total, millions of rubles	3,128,575	381,703	301,466	253,880	44,726	9,770					4,120,121
in rubles	3,106,571	349,832	283,856	230,056	39,918	9,484					4,019,718
in foreign currency	22,004	31,871	17,610	23,824	4,808	286					100,403
of which: overdue, – total	39,159	13,056	10,219	4,973	1,887	181					69,475
in rubles	29,570	3,876	6,417	2,640	1,110	181					43,794
in foreign currency	9,589	9,180	3,802	2,333	777	0					25,681
Weighted average maturity, months, of which on loans extended:											
in rubles	182.5	185.5	191.1	185.7	101.0	118.1					182.1
in foreign currency	0.0	182.1	116.1	14.8	25.0	44.7					47.5
Weighted average interest rate, %, of which on loans extended:											
in rubles	12.70	12.40	11.70	12.60	15.70	13.80					12.59
in foreign currency	0.00	9.00	5.80	8.10	10.30	13.50					7.74
Receivables on housing mortgage loans acquired by credit institutions, – total, millions of rubles	21,908	9,470	19,474	42,353	13,008	426					106,638
in rubles	14,648	5,568	16,503	31,445	12,708	345					81,217
in foreign currency	7,260	3,902	2,971	10,908	300	81					25,421

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		

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	17	18	19	20					21					
12	13	14	15	16	17	18	19	20	21											
<b>2014</b>																				
31.12	488,713	4,113	84,504	197,775	124,840	-16,405	1,365,934	503,437	427,589	2,298,646										
<b>2015</b>																				
31.01	472,368	6,223	85,159	139,680	138,256	-1,508	1,361,969	503,437	439,451	3,101,675										
28.02	439,593	4,553	88,257	145,032	96,579	3,101	1,360,405	504,819	439,913	2,109,605										
31.03	338,567	3,348	83,959	137,915	29,294	-14,482	1,371,195	504,804	448,524	1,727,167										
30.04	339,423	3,628	80,810	141,499	28,186	-8,018	1,428,158	504,740	451,994	1,242,445										
31.05	324,617	3,380	83,338	143,159	7,790	-10,538	1,429,080	505,275	456,700	1,159,481										
30.06	319,599	3,088	70,255	130,349	5,186	-17,327	1,488,109	531,488	468,281	1,204,170										
31.07	311,442	2,431	75,124	117,852	7,857	-22,885	1,487,797	531,345	479,052	1,284,035										
31.08	281,625	2,473	80,083	100,832	8,537	-21,065	1,498,467	529,133	494,086	1,523,458										
30.09	284,794	2,506	79,729	107,452	3,298	-22,335	1,560,983	529,133	500,288	1,352,311										
31.10	265,656	1,563	71,410	101,310	6,859	-18,510	1,571,124	529,722	500,968	1,188,230										
30.11	256,072	7,075	52,097	113,987	5,659	-17,706	1,596,735	530,363	514,031	1,141,425										
31.12	295,228	13,456	51,375	139,313	10,609	-21,160	1,662,205	535,581	567,987	1,261,027										
<b>2016</b>																				
31.01	293,445	6,969	53,261	129,165	21,386	-22,516	1,747,180	578,226	571,973	1,346,403										
29.02	299,105	4,381	52,874	123,096	28,009	-19,235	1,745,272	578,413	585,838	1,256,679										
31.03	302,660	3,332	51,325	135,879	20,676	-6,931	1,782,141	576,873	588,587	1,049,585										



Table 4.4

## Credit Institutions' Claims and Liabilities on Financial Derivatives

(millions of rubles)

	Claims on delivery of ruble-denominated funds						Claims on foreign exchange delivery						Claims on delivery of precious metals						Claims on delivery of securities					
	total			of which those with terms			total			of which those with terms			total			of which those with terms			total			of which those with terms		
	2	3	4	5	91 days	over 91 days	6	7	8	9	91 days	over 91 days	10	11	12	13	14	15	16	17	91 days	over 91 days		
<b>2014</b>																								
31.12	7,148,473	1,609,954	1,548,429	3,771,822	13,732,289	2,497,741	2,245,703	8,512,178	92,577	53,218	372,566	54,972	29,793	14,283	6,207									
<b>2015</b>																								
31.01	6,196,609	1,046,871	1,502,542	3,467,971	15,093,886	2,348,413	2,523,733	9,701,275	227,590	100,091	435,320	73,108	37,025	17,939	11,099									
28.02	6,019,015	1,352,955	1,203,590	3,244,024	12,992,524	2,440,727	1,798,084	8,265,357	122,582	78,305	353,606	76,709	49,452	2,024	13,800									
31.03	5,434,359	1,024,177	1,201,902	3,047,317	11,633,364	1,881,174	1,693,358	7,479,115	127,023	22,931	334,671	77,305	3,387	40,557	13,678									
30.04	5,588,731	1,267,858	1,188,900	2,990,987	10,506,805	2,066,173	1,509,853	6,406,305	66,914	34,149	284,148	78,258	14,153	40,351	14,391									
31.05	5,158,494	1,169,262	899,905	2,931,807	9,850,665	1,718,344	1,274,734	6,401,674	34,982	39,701	287,281	94,755	61,188	3,465	14,969									
30.06	4,946,304	925,379	1,094,510	2,695,523	9,776,511	1,282,233	1,739,921	6,151,611	46,462	24,900	285,569	58,419	11,597	11,829	20,595									
31.07	5,316,504	1,104,181	1,424,784	2,609,018	10,665,729	1,929,900	1,997,317	6,272,915	14,945	48,171	256,855	65,926	15,804	12,754	17,641									
31.08	5,200,550	1,463,110	842,071	2,605,442	11,828,267	2,534,619	1,604,708	6,935,508	40,721	33,263	258,163	77,768	20,446	46	20,072									
30.09	5,114,865	1,173,134	1,403,866	2,322,125	11,349,470	2,040,783	1,969,221	6,627,865	50,828	62,661	235,622	84,622	11,205	14,859	19,078									
31.10	5,205,894	1,230,829	1,500,678	2,309,144	10,914,483	1,984,230	1,922,801	6,496,382	26,775	80,761	400,288	107,931	9,035	36,608	19,344									
30.11	5,134,582	1,903,462	610,478	2,340,378	10,386,247	2,285,202	1,013,722	6,475,526	59,967	49,376	383,119	70,511	17,717	314	17,923									
31.12	4,888,835	1,233,819	1,016,910	2,355,515	11,167,906	1,883,630	1,731,087	6,963,593	85,850	12,330	420,901	129,697	49,819	14,307	16,795									
<b>2016</b>																								
31.01	4,770,572	1,201,698	898,366	2,423,575	11,653,922	2,086,125	1,813,708	7,183,752	71,210	79,923	428,205	89,276	3,982	21,627	16,233									
29.02	4,640,996	1,068,466	818,666	2,432,466	11,413,102	2,071,320	1,440,954	7,199,815	140,187	34,565	474,347	109,649	17,334	603	17,057									
31.03	4,643,500	1,104,492	974,162	2,363,297	10,339,649	1,904,071	1,490,022	6,317,704	84,881	20,402	430,658	111,275	5,310	10,539	16,685									



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

	Liabilities on delivery of ruble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals				Liabilities on delivery of securities							
	of which those with terms				of which those with terms				of which those with terms				of which those with terms							
	total	2 to 30 days	19	20	21	total	2 to 30 days	23	24	25	total	2 to 30 days	27	28	29	total	2 to 30 days	31	32	33
<b>2014</b>																				
31.12	6,909,657	1,299,130	1,170,751	3,782,880	13,495,966	2,839,076	2,366,451	8,125,786	351,991	83,093	59,394	208,460	556,785	64,822	278,314	150,852				
<b>2015</b>																				
31.01	6,137,371	823,056	1,161,751	3,445,786	14,552,474	2,577,103	2,661,801	9,166,096	528,878	229,639	46,610	251,324	596,126	117,737	272,929	145,237				
28.02	6,255,078	1,225,877	849,070	3,357,685	12,300,312	2,336,356	2,189,339	7,620,046	373,286	126,739	27,350	214,005	497,410	275,887	67,837	112,678				
31.03	5,664,973	881,595	886,616	3,119,682	11,224,050	2,033,648	1,992,857	6,951,608	305,613	73,209	16,719	193,430	268,195	47,659	97,854	79,818				
30.04	5,559,401	1,005,176	862,688	2,967,646	10,449,547	2,337,519	1,785,196	6,068,226	222,587	24,309	30,779	166,040	239,486	73,635	68,372	76,504				
31.05	5,114,181	851,196	641,878	2,901,358	9,796,639	1,986,441	1,537,039	6,068,864	235,385	37,150	26,870	163,749	215,664	99,064	11,551	79,391				
30.06	4,915,680	605,619	952,061	2,571,840	9,696,464	1,567,658	1,839,957	5,951,140	246,060	44,008	24,934	167,922	165,172	33,148	21,124	79,921				
31.07	5,227,606	905,848	1,123,953	2,468,627	10,627,187	2,052,232	2,279,061	6,089,458	232,541	55,318	20,386	154,971	171,980	46,944	15,533	80,574				
31.08	5,238,159	1,264,375	698,746	2,421,458	11,602,601	2,634,431	1,721,216	6,857,044	301,225	94,634	9,716	176,539	181,361	46,215	3,332	78,538				
30.09	5,070,295	993,836	1,176,110	2,144,267	11,232,588	2,189,306	2,157,707	6,529,919	290,661	52,765	46,676	173,583	173,020	30,861	25,187	71,104				
31.10	5,232,423	1,181,760	1,214,745	2,128,390	10,742,825	1,937,221	2,154,646	6,484,323	453,426	63,351	54,591	333,815	176,291	16,191	89,821	25,284				
30.11	4,895,401	1,619,195	415,900	2,109,159	10,487,506	2,536,031	1,166,937	6,527,431	433,115	77,327	17,256	318,202	175,446	38,488	45,197	34,471				
31.12	4,672,052	1,131,651	761,688	2,088,399	11,187,886	1,951,855	1,972,823	6,977,154	473,507	111,241	11,701	348,557	273,749	62,004	31,875	92,942				
<b>2016</b>																				
31.01	4,917,575	1,179,198	827,435	2,108,384	11,392,538	2,084,036	1,927,094	7,217,818	498,445	94,412	33,788	366,114	235,960	8,813	60,330	72,534				
29.02	4,916,493	1,147,639	696,852	2,164,791	11,061,680	1,996,696	1,554,582	7,163,557	584,881	135,054	20,924	406,395	234,790	26,012	42,455	65,858				
31.03	4,930,456	1,116,303	793,792	2,171,570	9,962,793	1,877,028	1,567,241	6,242,609	542,869	114,697	36,967	347,812	226,657	5,877	65,963	61,887				

**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
1	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
<b>2014</b>																
31.12	141,754	0	17,961	44,235	135,004	11,928	22,134	71,792	140,935	0	17,409	44,235	185,537	11,182	12,877	131,798
<b>2015</b>																
31.01	150,503	0	974	44,235	163,978	12,232	22,376	87,050	176,739	0	27,244	44,235	226,493	7,870	15,702	160,825
28.02	186,657	1,040	0	65,122	148,724	23,381	14,741	62,863	185,466	21,012	0	44,235	216,625	23,463	13,226	137,707
31.03	69,126	727	78	44,235	120,090	5,163	17,080	56,559	81,637	460	12,891	44,235	175,513	1,950	14,693	124,389
30.04	76,140	1,006	278	44,235	162,632	19,858	7,873	51,046	76,902	851	1,240	44,235	205,294	11,535	5,166	114,246
31.05	108,025	937	0	50,223	160,982	6,333	6,633	53,651	107,669	1,846	0	49,134	209,544	6,420	4,056	117,705
30.06	116,467	320	13,642	44,235	199,638	3,525	11,998	58,415	105,545	493	3,228	44,235	242,118	179	16,323	118,129
31.07	143,023	707	15,171	45,819	164,848	7,384	5,410	58,217	131,408	874	5,391	44,235	196,637	8,936	8,451	121,985
31.08	196,612	20,510	0	45,954	293,557	5,209	38,974	84,569	176,231	1,565	477	44,235	292,308	8,500	75,092	44,347
30.09	106,520	334	2,416	44,637	219,647	2,071	59,303	65,803	104,010	483	217	44,235	216,377	2,290	79,680	42,021
31.10	118,577	238	2,666	44,554	186,046	36,413	32,042	62,681	112,519	335	279	44,235	176,768	71,130	12,131	38,597
30.11	129,633	3,270	0	44,568	130,116	13,329	1,858	65,075	126,791	4,025	0	44,347	93,249	378	2,074	41,035
31.12	144,224	232	130	44,673	122,813	0	11,375	64,296	147,928	249	3,240	44,235	92,405	0	1,506	43,859
<b>2016</b>																
31.01	192,298	196	1,668	44,235	150,285	8,144	21,917	67,322	206,363	105	16,232	44,235	101,500	121	3,215	45,371
29.02	221,452	5,151	0	45,737	155,730	12,018	16,906	63,970	243,966	11,098	0	62,881	114,581	1,940	8,115	41,690
31.03	102,467	1,001	1,439	44,591	137,743	12,019	14,167	49,420	121,394	966	20,800	44,235	107,459	187	10,167	35,002

## 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		
<b>2013</b>								
2011	1,200,573.24	99,182.19	–	700,313.84	393,786.22	393,710.86		7,290.97
2012	1,550,472.32	109,941.66	–	758,072.90	668,690.45	669,190.26		13,767.31
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	11	10	total	of which persons receiving pension	12	13
<b>1</b>	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		
Q1, 2016	29,372,395	188,341	1,144.70	5,716,437	1,568,034	16,960.14		

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

Table 4.5.2

## Private Pension Funds' Investment of Mandatory Pension Insurance

(millions of rubles)

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

Table 4.5.3

## Private Pension Funds' Pension Reserves Generation

(millions of rubles)

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

Table 4.5.4

## Private Pension Funds' Pension Reserves Investment

(millions of rubles)

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

Table 4.5.5

## Private Pension Funds' Pension Accruals Investment

(millions of rubles)

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

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

Table 4.5.6

## Payout of Private Pension Funds' Accruals

(millions of rubles)

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

Table 4.5.7

(millions of rubles)

1	Pension accruals received by the Pension Fund of the Russian Federation				Pension accruals received by the other pension funds			
	total	of which		total	maternity capital (a portion of maternity (family) capital), including investment returns	of which		total
		maternity capital (a portion of maternity (family) capital), including investment returns	total			total	including contributions disbursed from the National Welfare Fund	
2011	234,113.09	19.69	2,957.34	1,381.65	0.72	918.02	20.42	
2012	244,178.58	61.53	4,628.97	2,114.88	3.03	3,367.84	46.49	
2013	371,039.03	65.70	10,266.88	3,424.73	11.39	785.79	197.84	
2014	1,302.66	1.90	1,092.95	562.61	0.54	11.17	2.74	
2015	526,634.29	116.43	16,462.32	7,842.86	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 co-financing of pension savings		maternity capital (a portion of maternity (family) capital), including investment returns	total	funds of instalments co-financing of pension savings including contributions towards co-financing of pension savings		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 personal accounts in registers of investment fund share holders, thousands of units				Value of net assets, millions of rubles				
	total	of which by types of investment funds			total	of which by types of unit investment funds			
		opened	interval	closed		opened	interval	closed	
1	2	3	4	5	6	7	8	9	
<b>2011</b>									
Q4	1,951.88	795.04	1,148.22	8.62	1,294,171.08	81,427.71	20,889.07	1,191,854.30	
<b>2012</b>									
Q4	2,034.59	871.98	1,153.64	8.97	1,598,011.01	88,775.55	18,277.05	1,490,958.42	
<b>2013</b>									
Q1	2,050.91	889.18	1,152.57	9.16	1,710,315.16	86,420.57	18,491.49	1,605,403.10	
Q2	2,050.14	890.07	1,150.48	9.59	1,750,919.47	96,194.56	13,715.89	1,641,009.01	
Q3	2,004.76	858.32	1,137.05	9.39	1,806,325.48	104,698.74	12,454.91	1,689,171.83	
Q4	2,033.84	888.37	1,135.74	9.73	1,865,928.30	113,221.68	19,486.60	1,733,220.02	
<b>2014</b>									
Q1	2,048.32	902.02	1,136.22	10.09	1,924,457.46	105,001.63	18,167.69	1,801,288.14	
Q2	2,155.06	991.32	1,153.60	10.15	1,972,782.76	95,200.32	18,006.20	1,859,576.25	
Q3	2,277.87	1,109.35	1,158.95	9.57	2,048,451.18	94,910.94	19,836.04	1,933,704.20	
Q4	2,189.96	1,028.12	1,152.16	9.67	2,123,672.98	85,364.33	21,393.06	2,016,915.59	
<b>2015</b>									
Q1	2,204.49	1,042.19	1,152.14	10.16	2,202,217.58	90,306.51	20,088.72	2,091,822.34	
Q2	2,221.58	1,057.43	1,152.08	12.07	2,276,520.38	90,688.04	19,123.87	2,166,708.47	
Q3	2,252.23	1,089.51	1,151.83	10.90	2,303,928.85	95,932.91	19,439.26	2,188,556.68	
Q4	2,305.36	1,141.61	1,151.87	11.89	2,381,953.55	110,124.67	23,096.37	2,248,732.51	

Table 4.5.8 (end)

	Issue of investment shares, millions of rubles				Redemption of investment shares, 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	opened	interval	closed	
1	10	11	12	13	14	15	16	17				
<b>2011</b>												
Q4	133,780.31	58,191.98	4,226.51	71,361.82	55,571.67	31,010.62	3,618.68	20,942.37				
<b>2012</b>												
Q4	155,275.76	28,178.13	2,620.57	124,477.06	76,218.82	29,835.80	4,181.50	42,201.52				
<b>2013</b>												
Q1	91,609.88	6,421.53	224.27	84,964.08	13,485.46	8,446.99	480.59	4,557.87				
Q2	145,802.43	25,029.29	749.65	120,023.49	29,095.20	14,633.25	847.38	13,614.57				
Q3	203,269.71	36,487.98	149.98	166,631.74	43,687.83	23,430.66	704.50	19,552.67				
Q4	245,316.98	68,204.61	260.63	176,851.74	89,014.47	49,462.34	1,028.79	38,523.34				
<b>2014</b>												
Q1	78,181.31	11,828.16	127.88	66,225.27	27,819.38	17,005.23	433.81	10,380.34				
Q2	103,967.10	19,942.32	211.25	83,813.53	53,716.92	37,060.32	706.09	15,950.51				
Q3	169,473.01	35,058.94	1,727.19	132,686.88	96,449.12	55,436.08	2,312.87	38,700.17				
Q4	229,163.12	47,925.85	1,782.53	179,454.74	163,540.05	82,663.16	2,470.06	78,406.83				
<b>2015</b>												
Q1	41,685.79	11,157.25	70.43	30,458.11	27,372.13	14,713.82	2,888.61	9,769.71				
Q2	110,924.70	19,565.40	279.04	91,080.27	49,969.55	23,635.21	4,082.71	22,251.63				
Q3	168,651.73	38,955.50	346.31	129,349.92	72,160.92	42,513.90	4,271.08	25,375.95				
Q4	229,131.31	56,152.19	2,946.16	170,032.96	95,041.87	53,977.14	4,380.67	36,684.05				

Table 4.5.9

## Insurers' Premiums and Payoffs by Types of Insurance

(millions of rubles)

	January–September 2015		January–December 2015	
	insurance premiums, total	payoffs, total	insurance premiums, total	payoffs, total
<b>Total – across all types of insurance</b>	769,075.1	364,473.6	1,023,819.3	509,217.5
of which:				
<b>Voluntary insurance</b>	587,733.0	264,591.8	777,593.0	367,463.1
Life insurance	88,510.5	16,804.8	129,714.7	23,687.6
Whole life insurance, term life insurance	59,710.0	13,569.0	87,110.4	19,118.0
On condition of periodic insurance payouts (rent, annuity) and (or) participation of the insured in the insurer's investment income	27,724.9	2,487.7	41,129.7	3,603.6
Pension insurance	1,075.5	748.0	1,474.6	966.0
Personal insurance (excluding life insurance)	169,566.8	84,483.2	209,846.5	114,446.8
Accident and sickness insurance	61,065.8	11,000.8	80,889.5	14,805.5
Health insurance	108,501.0	73,482.5	128,957.0	99,641.3
Insurance of property	282,987.3	151,025.0	374,728.6	203,680.7
Insurance of land vehicles, excluding railway vehicles	137,366.0	110,191.4	187,237.3	143,978.7
Railway vehicles	841.5	462.7	1,206.4	623.8
Aircraft	7,189.0	4,965.6	8,948.1	7,934.6
Watercraft	4,243.6	2,568.9	5,336.2	3,994.7
Cargo	13,967.0	2,483.8	20,237.8	2,992.1
Agricultural insurance	7,092.5	2,660.5	7,853.4	2,718.6
Insurance of other assets of legal entities and individuals	112,287.7	27,692.1	143,909.5	41,438.1
Public/third party liability insurance	30,292.1	6,866.3	41,042.0	9,519.3
Owners of auto vehicles	4,778.0	4,438.4	6,388.3	5,761.8
Owners of railway vehicles	4.1	96.6	164.3	129.4
Owners of aircraft	2,919.6	102.6	3,514.1	418.2
Owners of watercraft	2,192.9	493.0	2,773.4	812.2
Operators of hazardous facilities	1,360.7	204.7	1,930.2	316.7
Product liability	2,051.1	122.4	2,858.9	154.0
Third party liability	12,488.0	1,090.5	16,904.7	1,519.1
Failure to perform or improper performance of contractual obligations	4,497.8	318.2	6,508.2	407.8
Business and financial risk insurance	16,376.4	5,412.4	22,261.2	16,128.8
<b>Mandatory insurance</b>	181,342.0	99,881.9	246,226.3	141,754.3
Mandatory motor third party liability insurance (OSAGO)	154,686.9	86,609.1	218,693.0	123,571.2
Mandatory insurance (excluding OSAGO)	26,655.1	13,272.8	27,533.3	18,183.2
Personal insurance of passengers (tourists, sightseers)	–	1.1	–	1.1
Life and health insurance of patients participating in clinical trials of medicines	58.5	6.3	70.7	9.2
Government personal insurance of tax officials	17.4	14.9	23.3	18.6
Government life and health insurance of servicemen and similar categories	17,967.1	12,474.4	18,069.2	17,108.0
Insurance of carrier's public liabilities to aircraft passengers	–	2.4	–	2.4
Insurance of public liability of hazardous facility owners	5,563.8	168.7	5,950.1	219.4
Other types of mandatory insurance	3,048.3	604.9	3,420.0	824.5

## 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				
	thousands of rubles	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	
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 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	paper-based payments	number of payments, thousands of units	value of payments, billions of rubles	electronic payments	paper-based payments	
		number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles
2014	1,370,560.0	1,205,179.7	1,369,784.6	12,417.2	3,011,118.0	232,844.6	219,310.9	430,361.2	13,533.7
2015	1,398,541.5	1,356,543.2	1,397,882.1	35,958.7	3,035,130.5	254,820.0	241,918.0	369,337.7	12,902.0
<b>2014</b>									
Q1	293,153.1	270,735.9	292,973.9	2,678.4	681,320.2	51,797.1	48,848.7	106,678.2	2,948.4
Q2	333,719.7	272,202.4	333,534.0	2,377.7	738,739.1	53,748.6	50,618.8	109,903.5	3,129.8
Q3	352,657.0	304,094.9	352,461.5	2,688.4	772,534.9	57,023.3	53,785.4	107,631.1	3,237.9
Q4	391,030.2	358,146.5	390,815.2	4,672.7	818,523.8	70,275.6	66,058.0	106,148.4	4,217.6
<b>2015</b>									
Q1	298,740.8	301,945.9	298,626.5	3,647.3	740,406.9	57,847.7	54,836.9	91,559.1	3,010.8
Q2	345,160.5	305,338.5	344,988.5	6,724.4	749,703.0	61,420.7	58,158.7	93,137.8	3,262.0
Q3	360,755.4	355,375.0	360,579.9	12,871.5	761,207.9	62,777.0	59,519.1	90,292.3	3,257.9
Q4	393,884.8	393,883.8	393,687.2	12,715.5	783,812.7	72,774.6	69,403.3	94,348.5	3,371.3
<b>2016</b>									
Q1	311,802.3	320,710.2	311,692.1	783.9	716,168.5	61,024.0	58,059.1	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	<b>197</b>	114	1,406	456
<b>2016</b>						
31.03	1,827	1,819	189	112	1,375	447





Table 5.4 (end)  
(units)

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

<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	<b>242,896</b>	–	<b>39,703,451</b>	<b>23,951,336</b>	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	<b>242,896</b>	<b>129,893</b>	<b>11,537,654</b>	<b>6,715,043</b>	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 payments for goods (works, services), millions of rubles	other transactions, millions of rubles
1	8	9	10	11	12	13	
2014	699	–	1,480,764	878,178	602,150	436	
2015	1,030	–	1,803,708	1,164,781	638,065	862	
<b>2014</b>							
Q1	623	299	262,612	154,321	108,189	102	
Q2	654	315	321,823	181,188	140,559	76	
Q3	655	310	374,305	229,292	144,887	126	
Q4	699	339	522,023	313,377	208,514	132	
<b>2015</b>							
Q1	754	341	397,566	247,981	149,395	189	
Q2	812	411	378,278	253,383	124,603	291	
Q3	872	434	494,888	314,450	180,317	121	
Q4	1,030	474	532,977	348,966	183,749	261	
<b>2016</b>							
Q1	1,103	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		Electronic settlements		BES system		Settlements using post and wire technologies	
	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles
1998	109.4	7,557.7	4.1	454.2	-	-	-	-	57.3	2,683.8
1999	137.2	13,302.9	9.8	2,143.0	-	-	-	-	52.1	5,702.5
2000	181.9	28,166.4	17.2	5,759.8	-	-	-	-	45.0	9,031.8
2001	255.8	53,487.6	27.4	9,784.2	-	-	-	-	34.0	8,788.4
2002	312.5	62,712.4	38.3	13,632.7	-	-	-	-	25.6	5,997.2
2003	361.5	90,303.1	50.3	17,863.7	-	-	-	-	14.8	5,757.6
2004	405.2	110,356.1	66.9	25,000.4	-	-	-	-	7.6	3,052.0
2005	464.3	153,785.6	86.3	36,112.1	-	-	-	-	5.1	4,073.4
2006	573.3	215,644.2	120.5	50,955.5	-	-	-	-	2.5	1,074.0
2007	676.9	375,041.4	154.1	69,580.8	-	-	-	-	2.8	1,131.0
2008	752.6	423,354.4	184.4	88,643.4	0.006	2,060.4	0.006	2,060.4	3.1	2,215.9
2009	748.7	432,748.1	192.5	69,620.3	0.063	106,609.4	0.063	106,609.4	1.7	887.9
2010	819.3	444,999.6	238.5	81,335.1	0.200	127,309.5	0.200	127,309.5	0.9	721.0
2011	898.7	600,570.7	287.6	92,398.3	0.626	222,844.1	0.626	222,844.1	0.7	340.3
2012	923.4	599,227.8	333.9	103,535.0	1.189	447,258.3	1.189	447,258.3	0.5	476.3
2013	934.6	604,349.3	404.4	116,334.8	2.105	504,112.9	2.105	504,112.9	0.2	96.4
2014	919.6	607,716.9	447.9	121,909.9	3.0	475,550.8	3.0	475,550.8	0.01	2.2
2015	894.9	693,036.9	500.4	127,837.1	3.3	535,666.9	3.3	535,666.9	0.004	2.5

## 6. REGIONAL SECTION

## 6.1. Direct Investment of the Russian Federation

Table 6.1.1

## Outward Direct Investment of the Russian Federation by Region of Resident's Registration

(millions of US dollars)

	2013			2014			2015		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1	2	3	4	5	6	7	8	9	10
THE RUSSIAN FEDERATION	86,507	162,363	75,856	57,082	128,064	70,982	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	<b>2,820</b>	<b>20,566</b>	<b>17,745</b>	<b>5,287</b>	<b>23,455</b>	<b>18,169</b>	<b>7,978</b>	<b>20,690</b>	<b>12,712</b>	<b>5,487</b>	<b>37,693</b>	<b>32,206</b>
CENTRAL FEDERAL DISTRICT	<b>475</b>	<b>15,371</b>	<b>14,896</b>	<b>3,921</b>	<b>18,294</b>	<b>14,374</b>	<b>4,735</b>	<b>15,008</b>	<b>10,274</b>	<b>4,998</b>	<b>28,948</b>	<b>23,950</b>
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	<b>166</b>	314	<b>149</b>	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	<b>282</b>	<b>13,432</b>	<b>13,149</b>	<b>4,184</b>	<b>17,063</b>	<b>12,879</b>	<b>4,349</b>	<b>14,141</b>	<b>9,792</b>	<b>4,693</b>	<b>26,907</b>	<b>22,214</b>

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.)

	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.)

	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	

(millions of US dollars)

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	-8,283	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
<b>NORTH-WESTERN FEDERAL DISTRICT</b>		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
<b>SOUTHERN FEDERAL DISTRICT</b>		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
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>		-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
<b>VOLGA FEDERAL DISTRICT</b>		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	30.04.2016			
	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	696	1,288	166	1,122
<b>CENTRAL FEDERAL DISTRICT</b>	<b>404</b>	<b>266</b>	<b>58</b>	<b>208</b>
Belgorod Region	3	7	1	6
Bryansk Region	–	5	–	5
Vladimir Region	2	9	–	9
Voronezh Region	1	19	–	19
Ivanovo Region	5	6	–	6
Kaluga Region	3	3	–	3
Kostroma Region	6	5	–	5
Kursk Region	1	5	–	5
Lipetsk Region	1	6	–	6
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	11	–	11
Yaroslavl Region	6	14	1	13
Moscow	355	110	19	91
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>59</b>	<b>196</b>	<b>4</b>	<b>192</b>
Republic of Karelia	2	7	–	7
Republic of Komi	1	10	2	8
Arkhangelsk Region	–	11	–	11
Nenets Autonomous Area	–	1	–	1
Arkhangelsk Region, excluding Nenets Autonomous Area	–	10	–	10
Vologda Region	8	6	–	6
Kaliningrad Region	1	15	–	15
Leningrad Region	3	8	–	8
Murmansk Region	3	10	–	10
Novgorod Region	2	5	–	5
Pskov Region	2	6	–	6
Saint Petersburg	37	118	2	116
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>35</b>	<b>143</b>	<b>8</b>	<b>135</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	22	–	22
Rostov Region	11	66	8	58
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>21</b>	<b>66</b>	<b>8</b>	<b>58</b>
Republic of Dagestan	8	14	7	7
Republic of Ingushetia	–	3	–	3
Kabardino-Balkar Republic	4	5	–	5
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	29	–	29
<b>VOLGA FEDERAL DISTRICT</b>	<b>83</b>	<b>238</b>	<b>28</b>	<b>210</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	35	24	11
Udmurt Republic	2	4	–	4
Chuvash Republic – Chuvashia	3	4	–	4
Perm Territory	4	26	–	26
Kirov Region	3	7	–	7
Nizhny Novgorod Region	8	54	–	54
Orenburg Region	6	11	–	11
Penza Region	1	8	–	8
Samara Region	13	34	1	33
Saratov Region	9	16	–	16
Ulyanovsk Region	2	9	–	9
<b>URALS FEDERAL DISTRICT</b>	<b>32</b>	<b>144</b>	<b>45</b>	<b>99</b>
Kurgan Region	2	4	–	4
Sverdlovsk Region	13	51	3	48
Tyumen Region	10	33	5	28
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	18	5	13
Chelyabinsk Region	7	56	37	19
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>39</b>	<b>150</b>	<b>10</b>	<b>140</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	50	–	50
Omsk Region	5	17	–	17
Tomsk Region	1	14	7	7
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>18</b>	<b>74</b>	<b>5</b>	<b>69</b>
Republic of Sakha (Yakutia)	2	8	–	8
Kamchatka Territory	3	7	3	4
Primorye Territory	6	16	–	16
Khabarovsk Territory	2	25	–	25
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>–</b>	<b>11</b>
Republic of Crimea	3	7	–	7
Sevastopol	2	4	–	4

Table 6.2.2

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

(units)

1	30.04.2016				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
THE RUSSIAN FEDERATION	21,248	5,500	1,996	7,375	36,119
<b>CENTRAL FEDERAL DISTRICT</b>	<b>6,048</b>	<b>1,934</b>	<b>263</b>	<b>1,588</b>	<b>9,833</b>
Belgorod Region	142	166	21	105	434
Bryansk Region	82	35	10	92	219
Vladimir Region	179	77	11	110	377
Voronezh Region	314	184	31	128	657
Ivanovo Region	167	6	8	62	243
Kaluga Region	119	25	10	88	242
Kostroma Region	104	2	4	60	170
Kursk Region	124	54	15	87	280
Lipetsk Region	150	61	17	76	304
Moscow Region	1,243	339	14	85	1,681
Orel Region	100	31	10	37	178
Ryazan Region	127	35	12	71	245
Smolensk Region	80	21	8	64	173
Tambov Region	121	98	15	50	284
Tver Region	109	41	12	72	234
Tula Region	150	43	9	124	326
Yaroslavl Region	214	1	13	118	346
Moscow	2,523	715	43	159	3,440
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>2,066</b>	<b>157</b>	<b>314</b>	<b>923</b>	<b>3,460</b>
Republic of Karelia	99	4	9	53	165
Republic of Komi	164	16	10	69	259
Arkhangelsk Region	176	–	20	78	274
Nenets Autonomous Area	14	–	–	1	15
Arkhangelsk Region, excluding Nenets Autonomous Area	162	–	20	77	259
Vologda Region	216	1	31	93	341
Kaliningrad Region	107	9	23	79	218
Leningrad Region	33	20	13	331	397
Murmansk Region	115	6	10	81	212
Novgorod Region	113	1	7	54	175
Pskov Region	97	8	12	46	163
Saint Petersburg	946	92	179	39	1,256
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>2,376</b>	<b>300</b>	<b>242</b>	<b>562</b>	<b>3,480</b>
Republic of Adygeya (Adygeya)	74	4	6	20	104
Republic of Kalmykia	20	1	2	15	38
Krasnodar Territory	1,063	115	87	241	1,506
Astrakhan Region	144	9	17	54	224
Volgograd Region	248	132	51	140	571
Rostov Region	827	39	79	92	1,037
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>726</b>	<b>71</b>	<b>97</b>	<b>112</b>	<b>1,006</b>
Republic of Daghestan	105	5	14	12	136
Republic of Ingushetia	11	1	–	1	13
Kabardino-Balkar Republic	65	39	4	17	125
Karachay-Cherkess Republic	26	1	3	8	38



Table 6.2.2 (end)

(units)

1	2	3	4	5	6
Republic of North Ossetia – Alania	40	9	6	14	69
Chechen Republic	34	0	4	8	46
Stavropol Territory	445	16	66	52	579
<b>VOLGA FEDERAL DISTRICT</b>	<b>4,469</b>	<b>1,747</b>	<b>453</b>	<b>1,550</b>	<b>8,219</b>
Republic of Bashkortostan	657	262	52	150	1,121
Mari El Republic	77	29	6	42	154
Republic of Mordovia	133	65	11	42	251
Republic of Tatarstan (Tatarstan)	687	389	55	185	1,316
Udmurt Republic	237	8	28	107	380
Chuvash Republic – Chuvashia	127	114	22	86	349
Perm Territory	548	22	36	188	794
Kirov Region	203	64	30	68	365
Nizhny Novgorod Region	498	225	50	108	881
Orenburg Region	263	193	42	112	610
Penza Region	160	119	16	72	367
Samara Region	423	83	61	186	753
Saratov Region	268	158	31	143	600
Ulyanovsk Region	188	16	13	61	278
<b>URALS FEDERAL DISTRICT</b>	<b>2,016</b>	<b>427</b>	<b>257</b>	<b>591</b>	<b>3,291</b>
Kurgan Region	84	145	17	55	301
Sverdlovsk Region	814	140	67	88	1,109
Tyumen Region	664	44	82	262	1,052
Khanty-Mansi Autonomous Area – Yugra	332	37	35	118	522
Yamal-Nenets Autonomous Area	126	2	4	42	174
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	206	5	43	102	356
Chelyabinsk Region	454	98	91	186	829
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>2,482</b>	<b>670</b>	<b>256</b>	<b>1,173</b>	<b>4,581</b>
Altai Republic	32	3	4	6	45
Republic of Buryatia	136	2	10	97	245
Republic of Tuva	39	0	2	9	50
Republic of Khakassia	67	19	6	49	141
Altai Territory	253	315	25	125	718
Trans-Baikal Territory	144	0	8	91	243
Krasnoyarsk Territory	413	78	30	179	700
Irkutsk Region	271	48	29	209	557
Kemerovo Region	267	70	36	168	541
Novosibirsk Region	430	103	64	54	651
Omsk Region	300	29	27	115	471
Tomsk Region	130	3	15	71	219
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>944</b>	<b>93</b>	<b>97</b>	<b>563</b>	<b>1,697</b>
Republic of Sakha (Yakutia)	173	22	8	106	309
Kamchatka Territory	62	4	4	36	106
Primorye Territory	278	17	41	159	495
Khabarovsk Territory	209	15	26	62	312
Amur Region	112	16	9	85	222
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	–	–	–	21	21
<b>CRIMEA FEDERAL DISTRICT</b>	<b>121</b>	<b>101</b>	<b>17</b>	<b>313</b>	<b>552</b>
Republic of Crimea	110	69	9	224	412
Sevastopol	11	32	8	89	140

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

(units)

	30.04.2016												total
	up to 3 millions of rubles	3 millions to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions to 500 millions of rubles	500 millions to 1 billion of rubles	1 billion to 10 billions of rubles	10 billions of rubles and more			
1	2	3	4	5	6	7	8	9	10	11	12		
THE RUSSIAN FEDERATION	12	10	40	26	80	158	101	90	149	30	696		
CENTRAL FEDERAL DISTRICT	2	6	19	17	37	86	48	55	110	24	404		
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	-	2	1	1	-	6		
Moscow	1	5	18	12	29	73	39	49	105	24	355		
NORTH-WESTERN FEDERAL DISTRICT	4	2	6	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.)

	(units)											
	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		3	1	4	3	5	5	6	5	5	-	37
<b>SOUTHERN FEDERAL DISTRICT</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>-</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>2</b>	<b>1</b>	<b>4</b>	<b>3</b>	<b>9</b>	<b>15</b>	<b>18</b>	<b>10</b>	<b>17</b>	<b>4</b>	<b>83</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	2	1	4	1	13
Saratov Region		-	-	-	2	2	2	3	-	-	-	9
Ulyanovsk Region		-	-	-	-	1	-	1	-	-	-	2

Table 6.2.4 (end)  
(units)

	1	2	3	4	5	6	7	8	9	10	11	12
URALS FEDERAL DISTRICT	1	1	3	1	6	6	6	3	3	8	1	32
Kurgan Region	-	-	-	-	1	1	1	-	-	-	-	2
Sverdlovsk Region	-	-	-	1	3	3	4	-	1	4	-	13
Tyumen Region	1	1	1	1	2	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	1	-	-	2	-	-	-	-	2	-	5
Chelyabinsk Region	-	-	-	1	-	-	1	2	2	1	-	7
SIBERIAN FEDERAL DISTRICT	1	1	1	3	7	7	12	8	3	3	-	39
Altai Republic	-	-	-	-	1	1	-	-	-	-	-	1
Republic of Buryatia	-	-	-	-	-	-	-	-	1	-	-	1
Republic of Tuva	-	-	-	-	-	-	1	-	-	-	-	1
Republic of Khakassia	-	-	-	-	-	-	1	1	-	-	-	2
Altai Territory	-	-	-	-	2	2	2	-	-	1	-	5
Trans-Baikal Territory	-	-	-	-	-	-	-	-	-	-	-	-
Krasnoyarsk Territory	-	-	-	1	1	1	1	2	-	-	-	5
Irkutsk Region	-	-	-	-	2	2	2	2	-	-	-	6
Kemerovo Region	-	-	-	-	1	1	2	1	1	-	-	6
Novosibirsk Region	1	1	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	3	6	1	2	3	-	18
Republic of Sakha (Yakutia)	-	-	-	-	-	-	-	-	1	1	-	2
Kamchatka Territory	-	-	1	1	-	-	-	-	-	1	-	3
Primorye Territory	-	-	1	1	2	2	3	-	-	-	-	6
Khabarovsk Territory	-	-	-	-	-	-	2	-	-	-	-	2
Amur Region	-	-	-	-	-	-	-	-	1	1	-	2
Magadan Region	-	-	-	-	-	-	-	-	-	-	-	-
Sakhalin Region	-	-	-	-	1	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>			
31.12.2015	733	82,999,707.5	29
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
<b>CENTRAL FEDERAL DISTRICT</b>			
31.12.2015	434	76,079,442.9	17
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
<b>Moscow and Moscow Region</b>			
31.12.2015	392	75,287,105.2	16
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
<b>NORTH-WEST FEDERAL DISTRICT</b>			
31.12.2015	60	2,076,443.5	8
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
<b>SOUTHERN FEDERAL DISTRICT</b>			
31.12.2015	37	357,228.0	11
31.01.2016	37	355,979.1	11
29.02.2016	36	355,281.0	10
31.03.2016	36	353,862.8	10
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>			
31.12.2015	22	45,008.0	8
31.01.2016	22	43,283.2	9
29.02.2016	22	42,045.4	9
31.03.2016	21	38,369.1	8
<b>VOLGA FEDERAL DISTRICT</b>			
31.12.2015	85	1,991,231.3	21
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
<b>URALS FEDERAL DISTRICT</b>			
31.12.2015	32	1,430,061.4	6
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
<b>SIBERIA FEDERAL DISTRICT</b>			
31.12.2015	41	299,277.5	13
31.01.2016	40	289,864.8	12
29.02.2016	40	290,371.5	13
31.03.2016	40	295,518.0	12
<b>FAR-EASTERN FEDERAL DISTRICT</b>			
31.12.2015	17	607,605.4	4
31.01.2016	17	605,061.4	4
29.02.2016	17	592,751.1	4
31.03.2016	18	579,286.1	4
<b>CRIMEA FEDERAL DISTRICT</b>			
31.12.2015	5	113,409.4	2
31.01.2016	5	105,779.7	2
29.02.2016	5	108,411.1	2
31.03.2016	5	104,310.7	2

Table 6.2.6

**Credit Institutions Using the Right to Average the Required Reserves  
within Averaging Period from May 12 to June 08, 2016  
Grouped by Registered Authorized Capital**

(units)

	Less than 3 millions of rubles	From 3 millions to 10 millions of rubles	From 10 millions to 30 millions of rubles	From 30 millions to 60 millions of rubles	From 60 millions to 150 millions of rubles	From 150 millions to 300 millions of rubles	From 300 millions to 500 millions of rubles	From 500 millions to 1 billion of rubles	From 1 billion to 10 billions of rubles	10 billions of rubles and more	Total
1	2	3	4	5	6	7	8	9	10	11	12
THE RUSSIAN FEDERATION	7	8	21	19	61	122	83	83	134	30	568
CENTRAL FEDERAL DISTRICT	-	4	5	13	22	55	35	49	97	24	304
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	1	-	5
Moscow and Moscow Region	-	4	5	9	17	46	28	44	94	24	271
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

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	-	4	12	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	-	-	-	-	1	2	3	2	-	-	8
NORTH CAUCASIAN FEDERAL DISTRICT	1	-	-	-	2	10	3	3	-	-	19
Republic of Dagestan	1	-	-	-	-	4	1	-	-	-	6
Republic of Ingushetia	-	-	-	-	-	-	-	-	-	-	-
Kabardino-Balkar Republic	-	-	-	-	2	2	-	-	-	-	4
Karachay-Cherkess Republic	-	-	-	-	-	1	1	2	-	-	4
Republic of North Ossetia – Alania	-	-	-	-	-	-	1	-	-	-	1
Chechen Republic	-	-	-	-	-	-	-	-	-	-	-
Stavropol Territory	-	-	-	-	-	3	-	1	-	-	4
VOLGA FEDERAL DISTRICT	2	1	4	1	9	15	16	10	16	4	78
Republic of Bashkortostan	-	-	1	-	-	1	1	2	-	-	5
Mari El Republic	-	-	2	-	-	-	-	-	-	-	2
Republic of Mordovia	-	-	-	-	-	-	-	2	-	-	2
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	7	11	8	4	3	-	37
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	2	-	-	-	4
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	-	-	-	2	-	-	1	-	4
Tomsk Region	-	-	-	-	-	-	1	1	-	-	2
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

	31.03.2016						
	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	109,324.8	239,648.6	66.9	130,323.8	33.1	26,517.4	
CENTRAL FEDERAL DISTRICT	130,598.6	221,449.0	64.6	90,850.4	35.4	24,422.9	
Belgorod Region	42.7	42.7	100.0	0.0	0.0	9.6	
Bryansk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Vladimir Region	13.4	13.4	100.0	0.0	0.0	1.0	
Voronezh Region	50.7	50.7	100.0	0.0	0.0	2.0	
Ivanovo Region	18.6	27.6	75.0	9.0	25.0	3.5	
Kaluga Region	45.4	45.4	100.0	0.0	0.0	2.2	
Kostroma Region	1,658.3	1,843.2	83.3	184.9	16.7	134.2	
Kursk Region	42.8	42.8	100.0	0.0	0.0	1.3	
Lipetsk Region	-38.2	0.0	0.0	38.2	100.0	0.4	
Moscow Region	-201.7	80.8	66.7	282.6	33.3	13.2	
Orel Region	0.0	0.0	0.0	0.0	0.0	0.0	
Ryazan Region	58.0	85.8	75.0	27.8	25.0	11.2	
Smolensk Region	-14.8	0.0	0.0	14.8	100.0	5.3	
Tambov Region	4.3	4.3	100.0	0.0	0.0	1.3	
Tver Region	-53.9	40.5	50.0	94.4	50.0	2.0	
Tula Region	37.6	37.6	100.0	0.0	0.0	7.1	
Yaroslavl Region	33.0	79.2	80.0	46.2	20.0	22.8	
Moscow	128,902.3	219,055.0	63.0	90,152.6	37.0	24,205.8	
NORTH-WESTERN FEDERAL DISTRICT	5,489.0	7,596.1	75.4	2,107.1	24.6	347.3	
Republic of Karelia	-29.0	0.0	0.0	29.0	100.0	0.0	
Republic of Komi	15.9	15.9	100.0	0.0	0.0	0.5	
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	202.2	238.0	75.0	35.8	25.0	18.1	
Kaliningrad Region	268.5	268.5	100.0	0.0	0.0	1.1	

Table 6.2.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-12.6	9.7	33.3	22.4	66.7	0.2
Murmansk Region	151.1	169.0	66.7	17.9	33.3	34.8
Novgorod Region	38.7	38.7	100.0	0.0	0.0	4.3
Pskov Region	3.8	3.8	100.0	0.0	0.0	0.7
Saint Petersburg	4,850.3	6,852.4	77.8	2,002.1	22.2	287.5
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>1,047.2</b>	<b>1,349.2</b>	<b>77.8</b>	<b>302.1</b>	<b>22.2</b>	<b>509.8</b>
Republic of Adygeya (Adygeya)	253.0	253.0	100.0	0.0	0.0	28.0
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	564.9	736.1	76.9	171.2	23.1	378.5
Astrakhan Region	58.7	58.7	100.0	0.0	0.0	15.8
Volgograd Region	-41.7	44.5	50.0	86.2	50.0	9.7
Rostov Region	212.3	257.0	75.0	44.7	25.0	77.8
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>-96.8</b>	<b>163.4</b>	<b>71.4</b>	<b>260.2</b>	<b>28.6</b>	<b>57.0</b>
Republic of Dagestan	11.8	34.9	75.0	23.0	25.0	4.4
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	-1.0	7.6	50.0	8.6	50.0	4.9
Karachay-Cherkess Republic	-140.6	77.2	75.0	217.8	25.0	43.1
Republic of North Ossetia – Alania	4.7	4.7	100.0	0.0	0.0	0.0
Chechen Republic	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	28.3	39.0	75.0	10.7	25.0	4.6
<b>VOLGA FEDERAL DISTRICT</b>	<b>-6,942.0</b>	<b>5,161.3</b>	<b>73.8</b>	<b>12,103.3</b>	<b>26.2</b>	<b>533.9</b>
Republic of Bashkortostan	-29.9	57.5	80.0	87.3	20.0	50.2
Mari El Republic	9.4	9.4	100.0	0.0	0.0	3.9
Republic of Mordovia	-112.3	33.0	33.3	145.3	66.7	12.9
Republic of Tatarstan (Tatarstan)	-2,108.1	1,541.2	77.3	3,649.3	22.7	203.9
Udmurt Republic	91.6	91.6	100.0	0.0	0.0	24.8
Chuvash Republic – Chuvashia	14.7	18.2	66.7	3.6	33.3	4.6
Perm Territory	67.7	67.7	100.0	0.0	0.0	2.2
Kirov Region	98.3	98.3	100.0	0.0	0.0	18.8
Nizhny Novgorod Region	-399.0	470.6	62.5	869.6	37.5	117.1
Orenburg Region	-5.4	81.7	66.7	87.1	33.3	19.1
Penza Region	1.0	1.0	100.0	0.0	0.0	0.0
Samara Region	-6,358.9	841.2	57.1	7,200.1	42.9	67.0
Saratov Region	1,796.8	1,828.9	88.9	32.0	11.1	8.1
Ulyanovsk Region	-8.0	20.9	50.0	28.9	50.0	1.3

Table 6.2.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	-20,893.1	1,555.4	65.6	22,448.4	34.4	206.5
Kurgan Region	10.7	10.7	100.0	0.0	0.0	1.7
Sverdlovsk Region	200.1	644.4	53.8	444.4	46.2	59.0
Tyumen Region	-21,378.5	561.3	60.0	21,939.8	40.0	118.3
Khanty-Mansi Autonomous Area – Yugra	-21,535.4	384.4	60.0	21,919.8	40.0	80.3
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	157.0	176.9	60.0	20.0	40.0	38.0
Chelyabinsk Region	274.7	338.9	85.7	64.3	14.3	27.4
SIBERIAN FEDERAL DISTRICT	769.3	1,366.2	64.1	596.9	35.9	276.4
Altai Republic	4.0	4.0	100.0	0.0	0.0	1.7
Republic of Buryatia	-80.6	0.0	0.0	80.6	100.0	3.5
Republic of Tuva	-15.1	0.0	0.0	15.1	100.0	0.0
Republic of Khakassia	11.6	20.4	50.0	8.8	50.0	5.2
Altai Territory	19.0	53.4	80.0	34.4	20.0	8.5
Trans-Baikal Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	174.9	181.3	80.0	6.4	20.0	4.0
Irkutsk Region	-43.1	30.7	33.3	73.8	66.7	10.6
Kemerovo Region	45.4	74.9	83.3	29.5	16.7	6.4
Novosibirsk Region	952.2	969.9	83.3	17.8	16.7	223.4
Omsk Region	-310.9	19.6	25.0	330.5	75.0	12.7
Tomsk Region	11.9	11.9	100.0	0.0	0.0	0.5
FAR-EASTERN FEDERAL DISTRICT	-844.8	723.7	50.0	1,568.6	50.0	154.3
Republic of Sakha (Yakutia)	-363.3	0.0	0.0	363.3	100.0	0.5
Kamchatka Territory	-47.2	45.9	33.3	93.1	66.7	6.0
Primorye Territory	519.7	584.1	66.7	64.4	33.3	125.0
Khabarovsk Territory	-34.5	3.2	50.0	37.8	50.0	0.1
Amur Region	-1,010.1	0.0	0.0	1,010.1	100.0	16.0
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	90.5	90.5	100.0	0.0	0.0	6.6
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	197.4	284.2	40.0	86.8	60.0	9.2
Republic of Crimea	216.4	283.3	33.3	66.9	66.7	9.2
Sevastopol	-19.0	0.9	50.0	19.9	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	value of registered issues (additional issues) of registered issues (additional issues) of bonds, millions of rubles
1	2	3	4	5	6	7	
THE RUSSIAN FEDERATION	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)

	30.04.2016															
	customer funds, total		of which								deposits of legal entities <sup>2</sup>		individual deposits			
			in rubles		in foreign currency		public organizations		non-public organizations						in rubles	in foreign currency
			funds of organizations		funds of organizations		funds of organizations		funds of organizations		funds of organizations		funds of organizations		funds of organizations	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
THE RUSSIAN FEDERATION	32,265,860	18,234,527	603,153	137,093	5,505,944	3,188,795	7,233,984	4,993,260	16,719,956	6,061,482						
CENTRAL FEDERAL DISTRICT	18,412,046	14,807,102	370,575	127,045	3,632,478	2,644,678	5,296,486	4,275,583	7,336,511	4,068,154						
Belgorod Region	180,300	98,693	1,036	11	19,134	2,690	16,418	50,576	139,564	40,727						
Bryansk Region	92,682	47,638	1,571	0	6,895	910	4,133	37,214	78,658	9,474						
Vladimir Region	165,430	26,914	1,390	0	20,039	3,127	9,746	2,421	131,734	20,180						
Voronezh Region	314,902	54,755	4,360	11	32,503	4,944	35,085	9,898	236,053	38,944						
Ivanovo Region	96,572	21,225	552	0	6,723	1,507	4,551	642	83,053	18,778						
Kaluga Region	157,404	21,433	2,350	13	14,759	2,809	16,504	3,773	101,098	14,395						
Kostroma Region	114,882	7,871	863	0	3,522	613	9,330	1,361	54,142	5,142						
Kursk Region	99,378	33,153	700	296	7,737	902	10,191	21,381	77,723	8,928						
Lipetsk Region	129,658	38,261	1,364	0	9,941	3,935	18,243	21,788	98,420	11,145						
Moscow Region	1,234,761	326,938	16,101	954	137,781	52,451	63,510	78,299	998,371	192,801						
Orel Region	73,119	6,456	628	0	7,010	373	5,380	996	58,515	4,972						
Ryazan Region	132,292	19,099	507	552	14,952	2,551	11,411	3,991	103,552	11,336						
Smolensk Region	94,794	15,653	1,536	31	15,165	1,899	5,880	2,566	70,677	10,626						
Tambov Region	87,046	7,955	1,452	18	7,652	565	5,869	409	67,617	5,792						
Tver Region	131,479	19,979	798	0	13,722	1,208	6,991	2,449	108,230	14,136						
Tula Region	185,613	28,216	1,951	60	24,122	7,199	24,688	3,241	132,655	16,947						
Yaroslavl Region	173,977	36,928	3,056	27	14,926	2,878	13,541	3,702	139,112	29,462						
Moscow	14,947,758	13,995,935	330,361	125,071	3,275,895	2,554,116	5,035,014	4,030,876	4,657,335	3,614,369						

Table 6.3.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	3,259,325	1,162,557	47,882	5,562	533,649	196,851	587,225	204,999	1,950,254	683,176
Republic of Karelia	65,624	7,439	490	8	4,055	585	3,651	111	56,152	6,645
Republic of Komi	112,528	13,871	425	0	5,426	1,830	5,121	503	99,432	11,227
Arkhangelsk Region	160,530	15,831	1,433	12	27,576	1,800	7,880	1,042	121,508	12,817
Nenets Autonomous Area	8,109	796	182	0	540	112	656	378	6,570	306
Arkhangelsk Region, excluding Nenets Autonomous Area	152,421	15,035	1,251	12	27,037	1,688	7,225	664	114,938	12,511
Vologda Region	128,466	52,370	1,503	0	10,419	2,058	10,003	32,280	103,507	17,377
Kaliningrad Region	138,028	50,599	1,601	991	19,983	6,576	8,554	3,977	105,655	37,388
Leningrad Region	172,977	26,804	681	3	13,460	7,111	36,012	5,824	121,586	12,226
Murmansk Region	140,860	25,329	1,352	58	8,157	7,452	8,567	924	121,155	16,871
Novgorod Region	55,712	9,112	812	0	5,431	1,423	3,799	1,322	44,933	6,184
Pskov Region	54,869	7,100	704	0	3,946	943	6,700	1,062	42,925	5,028
Saint Petersburg	2,229,730	954,103	38,881	4,489	435,196	167,074	496,938	157,953	1,133,398	557,412
SOUTHERN FEDERAL DISTRICT	1,437,871	276,177	31,107	1,318	152,135	50,852	93,671	31,575	1,105,272	185,909
Republic of Adygeya (Adygeya)	19,945	1,070	71	0	1,109	36	851	6	17,398	1,027
Republic of Kalmykia	8,677	635	118	0	606	9	209	0	7,534	626
Krasnodar Territory	648,766	124,465	13,571	234	59,701	10,820	46,850	20,196	492,124	92,616
Astrakhan Region	74,099	11,659	2,534	28	5,626	3,317	1,819	487	62,727	7,751
Volgograd Region	231,611	34,644	4,224	291	27,217	5,578	14,341	1,033	181,405	26,145
Rostov Region	454,773	103,704	10,588	765	57,876	31,092	29,602	9,853	344,084	57,746
NORTH CAUCASIAN FEDERAL DISTRICT	402,756	51,731	7,319	16	44,364	5,346	31,071	7,239	310,094	34,041
Republic of Dagestan	57,558	3,286	450	0	6,479	296	1,578	515	47,814	2,460
Republic of Ingushetia	6,410	390	37	0	2,355	104	276	0	3,659	286
Kabardino-Balkar Republic	33,000	4,601	555	1	2,738	254	1,784	335	27,226	2,757
Karachay-Cherkess Republic	14,778	860	270	0	1,504	27	451	3	12,180	809
Republic of North Ossetia – Alania	34,584	2,377	248	1	2,821	90	951	134	30,134	2,027
Chechen Republic	22,999	3,879	714	0	5,018	1,973	7,647	286	9,356	375
Stavropol Territory	233,426	36,338	5,045	14	23,449	2,602	18,383	5,967	179,726	25,326

Table 6.3.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	3,646,097	792,183	56,609	320	493,161	162,235	495,027	122,058	2,495,122	454,568
Republic of Bashkortostan	423,588	82,062	5,003	58	32,745	14,742	92,811	19,232	267,222	42,456
Mari El Republic	51,855	6,608	550	8	4,124	366	4,265	2,743	39,147	3,429
Republic of Mordovia	59,709	5,030	1,173	5	4,775	303	4,088	631	48,683	3,983
Republic of Tatarstan (Tatarstan)	757,144	189,062	13,687	107	151,251	19,543	170,542	53,624	400,265	86,128
Udmurt Republic	186,049	20,353	1,106	2	44,200	4,100	33,077	607	105,347	13,190
Chuvash Republic – Chuvashia	105,474	14,150	415	0	10,341	1,320	7,951	1,229	85,322	10,584
Perm Territory	310,488	78,955	3,187	13	35,821	25,297	28,001	2,481	236,819	50,737
Kirov Region	115,581	10,089	1,409	1	13,165	945	9,557	835	88,091	8,218
Nizhny Novgorod Region	482,356	90,657	16,619	116	68,890	12,054	43,087	8,424	344,639	60,203
Orenburg Region	169,749	23,646	2,297	1	16,887	3,104	15,739	1,714	131,448	18,633
Penza Region	114,800	10,634	2,302	0	10,308	1,858	7,689	487	92,017	7,712
Samara Region	517,080	213,021	2,246	7	60,041	72,220	59,586	26,866	375,842	111,833
Saratov Region	232,702	36,403	4,902	3	22,084	4,463	12,136	3,123	189,442	28,052
Ulyanovsk Region	119,521	11,513	1,714	0	18,528	1,920	6,497	63	90,836	9,410
URALS FEDERAL DISTRICT	1,981,663	493,611	24,131	860	302,227	41,650	322,859	107,913	1,290,728	327,978
Kurgan Region	52,772	3,974	1,093	1	4,246	301	5,328	227	40,873	3,424
Sverdlovsk Region	700,992	140,466	11,289	129	107,606	22,254	80,051	16,904	485,323	99,299
Tyumen Region	844,043	243,495	4,768	28	146,893	10,027	200,177	48,678	479,857	175,713
Khanty-Mansi Autonomous Area – Yugra	368,037	158,821	1,111	11	31,288	6,655	95,879	4,172	233,158	139,073
Yamal-Nenets Autonomous Area	135,890	8,853	762	0	22,410	205	22,845	1,599	88,171	7,045
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	340,116	75,821	2,895	17	93,194	3,167	81,454	42,907	158,528	29,595
Chelyabinsk Region	383,857	105,677	6,981	701	43,482	9,068	37,302	42,105	284,674	49,543
SIBERIAN FEDERAL DISTRICT	1,906,364	361,661	36,022	1,666	209,553	47,876	172,325	107,725	1,441,113	196,405
Altai Republic	8,104	379	140	0	582	68	525	10	6,681	293
Republic of Buryatia	52,609	17,457	835	0	8,614	2,433	1,593	9,747	39,539	4,786
Republic of Tuva	7,512	232	52	0	456	34	196	0	6,390	198
Republic of Khakassia	33,141	2,345	774	0	2,360	70	1,233	0	26,745	2,227
Altai Territory	166,659	26,271	2,450	10	15,423	3,288	14,740	6,769	130,382	15,914
Trans-Baikal Territory	63,929	3,918	716	0	4,246	462	2,983	301	54,390	3,142
Krasnoyarsk Territory	321,854	41,564	10,771	940	48,845	4,802	22,215	3,403	228,465	31,028

Table 6.3.1 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Irkutsk Region	256,796	97,970	3,584	39	22,378	4,709	34,549	66,940	191,499	25,643
Kemerovo Region	240,170	36,520	2,052	0	17,127	3,256	20,214	4,838	197,270	26,635
Novosibirsk Region	433,244	90,195	8,223	429	57,755	25,279	39,898	10,855	317,020	51,862
Omsk Region	187,544	24,836	2,645	0	17,620	1,627	15,610	1,884	147,819	20,529
Tomsk Region	134,803	19,974	3,780	247	14,147	1,849	18,569	2,979	94,913	14,148
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>1,133,955</b>	<b>280,857</b>	<b>21,957</b>	<b>303</b>	<b>123,096</b>	<b>38,799</b>	<b>231,087</b>	<b>135,836</b>	<b>734,321</b>	<b>104,185</b>
Republic of Sakha (Yakutia)	124,776	9,427	3,550	108	14,107	998	20,044	3,431	82,695	4,852
Kamchatka Territory	68,609	12,277	1,973	0	8,570	3,340	3,321	1,415	53,218	7,512
Primorye Territory	291,682	95,337	5,195	166	45,698	14,340	17,202	36,825	218,413	43,029
Khabarovsk Territory	221,872	104,030	2,459	19	19,084	3,533	16,434	74,579	180,154	25,580
Amur Region	85,137	7,704	1,666	9	5,640	778	8,903	492	66,312	6,185
Magadan Region	46,957	13,060	540	2	3,267	766	11,369	8,919	30,928	3,346
Sakhalin Region	270,739	37,582	5,193	0	25,144	15,026	152,692	9,916	83,200	12,551
Jewish Autonomous Region	11,277	1,075	124	0	580	16	170	186	10,101	841
Chukotka Autonomous Area	12,906	365	1,258	0	1,008	3	952	73	9,300	289
<b>CRIMEA FEDERAL DISTRICT</b>	<b>85,783</b>	<b>8,647</b>	<b>7,551</b>	<b>4</b>	<b>15,282</b>	<b>508</b>	<b>4,231</b>	<b>331</b>	<b>56,542</b>	<b>7,066</b>
Republic of Crimea	67,176	6,084	7,027	2	12,176	388	3,097	212	43,166	4,769
Sevastopol	18,606	2,563	524	2	3,106	120	1,135	119	13,377	2,296
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>13,819</b>	<b>49,455</b>	<b>0</b>	<b>3</b>	<b>3,626</b>	<b>27,783</b>	<b>9,612</b>	<b>9,917</b>	<b>571</b>	<b>7,540</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	30.04.2016		
	2	3	4
	total	in rubles	in foreign currency
THE RUSSIAN FEDERATION	258,084	246,411	11,673
<b>CENTRAL FEDERAL DISTRICT</b>	<b>78,381</b>	<b>72,812</b>	<b>5,569</b>
Belgorod Region	2,723	2,594	129
Bryansk Region	1,301	1,272	29
Vladimir Region	2,271	2,223	48
Voronezh Region	4,313	4,201	112
Ivanovo Region	1,564	1,430	134
Kaluga Region	1,413	1,341	72
Kostroma Region	2,258	1,507	751
Kursk Region	3,336	2,922	415
Lipetsk Region	1,587	1,554	32
Moscow Region	9,297	9,111	186
Orel Region	1,190	1,168	22
Ryazan Region	1,646	1,640	6
Smolensk Region	1,180	1,159	21
Tambov Region	1,670	1,659	11
Tver Region	1,155	1,142	13
Tula Region	1,917	1,869	47
Yaroslavl Region	1,936	1,833	104
Moscow	37,622	34,187	3,435
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>23,641</b>	<b>22,256</b>	<b>1,385</b>
Republic of Karelia	1,264	1,201	63
Republic of Komi	1,775	1,769	6
Arkhangelsk Region	1,984	1,961	23
Nenets Autonomous Area	153	153	0
Arkhangelsk Region, excluding Nenets Autonomous Area	1,831	1,808	23
Vologda Region	1,915	1,686	229
Kaliningrad Region	1,989	1,849	141
Leningrad Region	1,188	1,111	77
Murmansk Region	954	934	21
Novgorod Region	711	639	72
Pskov Region	563	532	30
Saint Petersburg	11,297	10,575	722
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>30,418</b>	<b>29,367</b>	<b>1,051</b>
Republic of Adygeya (Adygeya)	482	481	1
Republic of Kalmykia	191	191	0
Krasnodar Territory	15,399	14,989	410
Astrakhan Region	1,273	1,209	64
Volgograd Region	3,594	3,461	133
Rostov Region	9,479	9,036	443
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>7,591</b>	<b>7,315</b>	<b>276</b>
Republic of Daghestan	1,053	1,046	7
Republic of Ingushetia	69	69	0
Kabardino-Balkar Republic	644	641	3
Karachay-Cherkess Republic	360	360	0
Republic of North Ossetia – Alania	390	386	4
Chechen Republic	184	183	1
Stavropol Territory	4,891	4,630	261

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

1	2	3	4
<b>VOLGA FEDERAL DISTRICT</b>	<b>40,132</b>	<b>39,144</b>	<b>989</b>
Republic of Bashkortostan	3,716	3,621	95
Mari El Republic	647	611	36
Republic of Mordovia	590	586	4
Republic of Tatarstan (Tatarstan)	5,269	5,105	164
Udmurt Republic	2,250	2,212	38
Chuvash Republic – Chuvashia	1,188	1,157	32
Perm Territory	5,956	5,816	140
Kirov Region	2,864	2,817	48
Nizhny Novgorod Region	4,357	4,220	137
Orenburg Region	2,987	2,955	32
Penza Region	2,132	2,114	17
Samara Region	2,448	2,386	62
Saratov Region	3,911	3,825	86
Ulyanovsk Region	1,818	1,719	98
<b>URALS FEDERAL DISTRICT</b>	<b>24,715</b>	<b>24,213</b>	<b>502</b>
Kurgan Region	1,194	1,174	21
Sverdlovsk Region	7,969	7,738	230
Tyumen Region	8,176	8,163	13
Khanty-Mansi Autonomous Area – Yugra	4,416	4,413	3
Yamal-Nenets Autonomous Area	1,459	1,455	3
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	2,302	2,295	7
Chelyabinsk Region	7,376	7,139	238
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>30,450</b>	<b>29,272</b>	<b>1,179</b>
Altai Republic	163	155	8
Republic of Buryatia	1,619	1,588	31
Republic of Tuva	387	387	0
Republic of Khakassia	1,351	1,350	1
Altai Territory	3,213	3,177	36
Trans-Baikal Territory	1,535	1,523	12
Krasnoyarsk Territory	4,451	4,239	213
Irkutsk Region	4,325	4,139	186
Kemerovo Region	2,799	2,768	31
Novosibirsk Region	4,966	4,547	419
Omsk Region	3,748	3,559	189
Tomsk Region	1,892	1,839	53
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>20,647</b>	<b>19,949</b>	<b>698</b>
Republic of Sakha (Yakutia)	4,000	3,985	15
Kamchatka Territory	1,439	1,430	9
Primorye Territory	4,576	4,125	451
Khabarovsk Territory	2,851	2,790	61
Amur Region	2,525	2,428	96
Magadan Region	686	681	6
Sakhalin Region	3,869	3,840	29
Jewish Autonomous Region	328	297	31
Chukotka Autonomous Area	374	374	0
<b>CRIMEA FEDERAL DISTRICT</b>	<b>2,109</b>	<b>2,084</b>	<b>26</b>
Republic of Crimea	1,655	1,642	12
Sevastopol	455	441	14

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	30.04.2016			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
THE RUSSIAN FEDERATION	20,342.3	142.4	59,434.6	94.7
<b>CENTRAL FEDERAL DISTRICT</b>	<b>19,267.9</b>	<b>70.9</b>	<b>54,112.6</b>	<b>69.1</b>
Belgorod Region	10.6	0.0	0.3	3.6
Bryansk Region	7.2	0.0	9.5	0.0
Vladimir Region	16.3	0.0	1.3	2.0
Voronezh Region	9.6	0.0	16.3	8.5
Ivanovo Region	15.0	0.0	2.7	0.0
Kaluga Region	13.0	0.0	29.6	0.0
Kostroma Region	6.8	0.0	1.5	0.0
Kursk Region	5.9	0.0	0.0	0.0
Lipetsk Region	7.7	0.0	1.9	0.0
Moscow Region	114.4	2.4	223.4	0.2
Orel Region	5.7	0.0	0.0	0.0
Ryazan Region	3.5	0.0	0.0	0.0
Smolensk Region	2.6	0.0	2.5	0.0
Tambov Region	8.7	0.0	0.0	0.0
Tver Region	19.2	0.3	0.0	0.0
Tula Region	8.9	0.0	0.0	0.0
Yaroslavl Region	15.5	0.0	7.4	0.0
Moscow	18,997.2	68.2	53,816.0	54.7
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>126.9</b>	<b>1.5</b>	<b>488.0</b>	<b>0.4</b>
Republic of Karelia	2.0	1.5	0.9	0.0
Republic of Komi	17.7	0.0	13.8	0.0
Arkhangelsk Region	13.9	0.0	9.7	0.0
Nenets Autonomous Area	1.8	0.0	0.4	0.0
Arkhangelsk Region, excluding Nenets Autonomous Area	12.2	0.0	9.2	0.0
Vologda Region	4.4	0.0	17.3	0.0
Kaliningrad Region	5.1	0.0	3.2	0.0
Leningrad Region	8.9	0.0	0.0	0.0
Murmansk Region	4.3	0.0	0.0	0.0
Novgorod Region	1.9	0.0	0.0	0.4
Pskov Region	1.2	0.0	0.0	0.0
Saint Petersburg	67.5	0.0	443.2	0.0
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>127.7</b>	<b>1.2</b>	<b>35.1</b>	<b>0.5</b>
Republic of Adygeya (Adygeya)	0.3	0.0	0.0	0.0
Republic of Kalmykia	3.0	0.0	0.0	0.0
Krasnodar Territory	46.7	0.7	21.6	0.5
Astrakhan Region	9.7	0.1	0.2	0.0
Volgograd Region	29.8	0.0	0.0	0.0
Rostov Region	38.2	0.4	13.3	0.0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>212.3</b>	<b>0.0</b>	<b>152.9</b>	<b>0.0</b>
Republic of Daghestan	132.0	0.0	0.0	0.0
Republic of Ingushetia	1.7	0.0	0.0	0.0
Kabardino-Balkar Republic	1.2	0.0	0.0	0.0
Karachay-Cherkess Republic	3.1	0.0	0.0	0.0
Republic of North Ossetia – Alania	7.7	0.0	0.0	0.0
Chechen Republic	51.4	0.0	0.0	0.0
Stavropol Territory	15.1	0.0	152.9	0.0

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4	5
<b>VOLGA FEDERAL DISTRICT</b>	<b>211.1</b>	<b>0.4</b>	<b>3,839.1</b>	<b>0.0</b>
Republic of Bashkortostan	11.2	0.0	60.5	0.0
Mari El Republic	7.2	0.0	0.7	0.0
Republic of Mordovia	2.7	0.0	221.0	0.0
Republic of Tatarstan (Tatarstan)	25.1	0.0	3,337.7	0.0
Udmurt Republic	14.7	0.0	6.3	0.0
Chuvash Republic – Chuvashia	9.4	0.0	2.1	0.0
Perm Territory	20.6	0.4	79.7	0.0
Kirov Region	6.6	0.0	18.2	0.0
Nizhny Novgorod Region	34.2	0.0	58.0	0.0
Orenburg Region	17.6	0.0	16.0	0.0
Penza Region	6.0	0.0	24.6	0.0
Samara Region	22.9	0.0	14.5	0.0
Saratov Region	26.0	0.0	0.0	0.0
Ulyanovsk Region	6.8	0.0	0.0	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>91.5</b>	<b>64.8</b>	<b>423.1</b>	<b>0.1</b>
Kurgan Region	7.3	0.0	0.0	0.0
Sverdlovsk Region	35.4	0.6	170.5	0.0
Tyumen Region	30.5	64.2	222.0	0.1
Khanty-Mansi Autonomous Area – Yugra	10.7	0.0	85.8	0.0
Yamal-Nenets Autonomous Area	4.2	0.0	110.8	0.1
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	15.5	64.2	25.3	0.0
Chelyabinsk Region	18.4	0.0	30.7	0.0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>178.1</b>	<b>0.7</b>	<b>77.6</b>	<b>0.0</b>
Altai Republic	4.7	0.0	0.0	0.0
Republic of Buryatia	3.8	0.0	0.0	0.0
Republic of Tuva	3.3	0.0	0.0	0.0
Republic of Khakassia	3.8	0.3	0.0	0.0
Altai Territory	18.0	0.0	0.3	0.0
Trans-Baikal Territory	19.4	0.0	0.0	0.0
Krasnoyarsk Territory	24.3	0.3	0.1	0.0
Irkutsk Region	23.1	0.2	10.2	0.0
Kemerovo Region	16.5	0.0	0.0	0.0
Novosibirsk Region	33.1	0.0	64.5	0.0
Omsk Region	17.9	0.0	0.6	0.0
Tomsk Region	10.2	0.0	1.9	0.0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>121.2</b>	<b>2.9</b>	<b>176.1</b>	<b>24.5</b>
Republic of Sakha (Yakutia)	48.2	0.1	71.2	0.0
Kamchatka Territory	18.8	0.0	0.0	0.0
Primorye Territory	13.7	0.6	19.6	0.0
Khabarovsk Territory	4.8	0.0	6.0	0.0
Amur Region	14.0	0.1	9.2	0.0
Magadan Region	10.0	0.0	0.3	24.4
Sakhalin Region	10.2	2.0	70.0	0.2
Jewish Autonomous Region	0.7	0.0	0.0	0.0
Chukotka Autonomous Area	0.8	0.0	0.0	0.0
<b>CRIMEA FEDERAL DISTRICT</b>	<b>5.6</b>	<b>0.0</b>	<b>130.1</b>	<b>0.0</b>
Republic of Crimea	2.7	0.0	123.2	0.0
Sevastopol	2.9	0.0	6.9	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>

		30.04.2016													
		of which													
1	2	3	4	5	6	7	8	9	10	11	12	13	(millions of rubles)		
													mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing
THE RUSSIAN FEDERATION	9,402,240	466,581	362,887	2,371,340	296,308	243,470	349,894	397,858	2,071,015	437,391	1,129,859	1,638,524			
CENTRAL FEDERAL DISTRICT	5,534,952	208,245	134,374	1,375,511	83,284	95,727	188,779	219,856	1,269,105	324,680	989,661	780,104			
Belgorod Region	46,238	809	0	12,030	37	14,440	1,730	631	7,190	486	493	8,393			
Bryansk Region	26,143	0	0	10,492	0	7,154	143	50	3,276	174	216	4,639			
Vladimir Region	121,828	24	0	100,758	3,741	660	730	114	5,567	838	574	8,820			
Voronezh Region	66,943	476	0	12,156	106	15,483	2,138	1,668	14,932	1,644	7,634	10,706			
Ivanovo Region	13,783	0	0	2,744	974	52	182	72	3,884	759	187	4,930			
Kaluga Region	36,667	0	0	18,723	1,543	699	1,686	401	6,796	744	702	5,373			
Kostroma Region	10,950	63	0	1,867	5	194	26	47	5,891	67	88	2,703			
Kursk Region	29,572	2	2	8,401	558	9,725	488	88	6,698	275	106	3,231			
Lipetsk Region	34,728	0	0	11,355	386	8,492	742	53	5,030	1,050	1,009	6,612			
Moscow Region	780,574	1,310	1,226	159,269	16,036	4,284	19,947	4,104	251,704	28,654	63,913	231,355			
Orel Region	23,122	0	0	2,843	351	3,817	647	470	9,881	144	217	4,752			
Ryazan Region	22,929	30	4	7,772	98	3,735	815	168	5,559	117	173	4,459			
Smolensk Region	16,454	9	0	10,324	71	143	294	95	2,154	61	53	3,250			
Tambov Region	23,111	0	0	8,857	1,591	4,049	1,194	129	2,851	250	27	4,162			
Tver Region	16,087	84	0	5,273	97	3,405	27	28	3,834	197	190	2,953			
Tula Region	190,362	62	0	142,733	11,498	2,243	1,238	166	8,084	11,014	3,868	9,455			
Yaroslavl Region	71,169	1	0	21,580	2,046	642	1,143	1,898	6,086	674	28,440	8,659			
Moscow	4,004,290	205,374	133,141	838,333	44,147	16,510	155,610	209,674	919,687	277,531	881,772	455,652			

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	811,215	4,966	1,657	186,248	27,693	7,867	55,550	112,066	134,049	18,610	44,080	220,087
Republic of Karelia	25,316	1,041	73	6,251	639	122	536	73	1,521	323	235	14,575
Republic of Komi	11,264	1,478	1,449	732	1,909	92	1,683	250	1,508	175	382	3,055
Arkhangelsk Region	22,194	30	0	6,375	253	110	215	979	4,755	592	263	8,622
Nenets Autonomous Area	7	0	0	0	0	0	0	4	0	0	0	3
Arkhangelsk Region, excluding Nenets Autonomous Area	22,187	30	0	6,375	253	110	215	975	4,754	592	263	8,619
Vologda Region	24,030	0	0	4,576	1,610	622	456	414	6,003	273	838	9,237
Kaliningrad Region	26,361	0	0	6,730	1,122	3,570	528	588	6,854	810	526	5,633
Leningrad Region	67,705	163	133	11,480	3,201	1,843	15,238	366	11,422	1,295	9,906	12,790
Murmansk Region	13,985	2,100	0	267	2,528	12	172	624	2,033	895	848	4,504
Novgorod Region	12,543	0	0	3,242	1,184	1,003	252	17	2,350	807	40	3,647
Pskov Region	4,336	3	1	971	895	227	388	42	403	64	52	1,290
Saint Petersburg	603,482	151	0	145,624	14,351	264	36,081	108,714	97,201	13,375	30,989	156,732
SOUTHERN FEDERAL DISTRICT	582,480	1,667	1,256	121,654	12,612	41,840	16,906	15,021	246,079	9,553	10,967	106,182
Republic of Adygeya (Adygeya)	7,650	0	0	2,472	1	1,962	515	72	476	741	408	1,002
Republic of Kalmykia	258	0	0	1	0	31	113	13	76	0	3	21
Krasnodar Territory	358,467	19	14	38,075	6,494	23,153	8,841	13,301	198,005	4,278	5,340	60,961
Astrakhan Region	4,958	32	32	683	0	1,057	722	17	1,067	641	67	671
Volgograd Region	47,463	296	18	16,007	96	5,296	434	682	9,966	1,020	2,490	11,177
Rostov Region	163,684	1,321	1,192	64,417	6,021	10,341	6,280	936	36,487	2,873	2,659	32,350
NORTH CAUCASIAN FEDERAL DISTRICT	62,515	37	22	17,170	2,800	9,613	2,151	253	14,455	1,434	363	14,239
Republic of Dagestan	2,676	0	0	342	0	74	454	4	665	1	17	1,121
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	5,522	0	0	3,592	0	618	63	44	1,103	1	9	92
Karachay-Cherkess Republic	6,685	0	0	1,663	941	504	289	6	3,165	2	7	107
Republic of North Ossetia – Alania	2,856	37	22	1,248	0	475	517	15	308	80	12	165
Chechen Republic	2,169	0	0	157	0	1,351	121	7	396	6	39	92
Stavropol Territory	42,607	0	0	10,168	1,859	6,591	708	178	8,817	1,344	280	12,662
VOLGA FEDERAL DISTRICT	1,094,156	16,905	7,765	429,871	87,594	50,919	38,024	17,898	175,143	46,173	29,169	202,460
Republic of Bashkortostan	114,248	1,609	1,204	42,399	3,284	7,699	5,410	1,966	18,233	2,677	3,897	27,075
Mari El Republic	6,966	8	0	922	358	1,137	478	38	1,361	20	35	2,607
Republic of Mordovia	12,448	130	0	2,701	9	3,595	459	32	2,821	399	286	2,015

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)	326,528	5,228	5,142	195,501	2,982	10,158	9,045	2,958	32,025	19,685	14,294	34,651
Udmurt Republic	27,854	8	8	7,258	177	4,116	519	284	4,348	931	1,580	8,633
Chuvash Republic – Chuvashia	16,414	0	0	7,238	32	384	1,286	61	2,234	317	326	4,536
Perm Territory	63,546	87	87	20,574	213	5,457	1,724	1,948	16,055	2,759	1,294	13,434
Kirov Region	15,899	0	0	4,120	458	804	474	344	3,175	475	267	5,782
Nizhny Novgorod Region	207,697	144	94	73,572	10,910	2,716	4,718	2,265	31,732	9,943	1,095	70,602
Orenburg Region	43,219	8,606	236	4,889	205	1,596	2,511	2,003	14,983	605	468	7,352
Penza Region	23,749	23	0	7,008	1,930	6,161	978	663	3,321	523	105	3,037
Samara Region	165,963	549	529	35,104	65,429	3,301	7,417	5,045	26,161	6,212	4,136	12,610
Saratov Region	45,653	467	465	15,873	1,533	3,149	1,959	137	13,798	782	976	6,981
Ulyanovsk Region	23,971	45	0	12,713	75	644	1,046	153	4,895	844	409	3,146
URALS FEDERAL DISTRICT	480,731	37,941	36,317	147,871	17,963	12,788	23,527	6,553	75,184	17,425	25,831	115,648
Kurgan Region	9,198	11	0	3,600	376	505	368	28	964	42	326	2,979
Sverdlovsk Region	221,513	233	0	104,266	10,545	1,665	5,998	3,544	38,840	11,096	8,039	37,286
Tyumen Region	134,892	36,634	36,317	10,633	3,075	4,472	13,998	2,440	13,325	4,395	14,634	31,286
Khanty-Mansi Autonomous Area – Yugra	51,288	28,029	27,713	573	185	599	4,854	1,399	3,861	576	2,462	8,748
Yamal-Nenets Autonomous Area	6,052	750	750	711	0	0	1,601	189	185	21	1,120	1,475
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	77,553	7,855	7,855	9,350	2,889	3,873	7,543	852	9,279	3,798	11,051	21,063
Chelyabinsk Region	115,129	1,063	0	29,372	3,968	6,147	3,164	541	22,054	1,891	2,832	44,097
SIBERIAN FEDERAL DISTRICT	602,021	126,345	118,753	76,878	41,202	16,009	18,014	8,725	120,335	14,597	23,560	156,357
Altai Republic	7,418	0	0	217	1,010	51	156	95	3,416	821	116	1,536
Republic of Buryatia	5,244	156	0	1,213	0	489	619	28	1,058	78	15	1,588
Republic of Tuva	840	419	119	52	34	43	7	28	174	0	7	75
Republic of Khakassia	4,368	783	754	121	447	141	172	399	1,428	12	55	809
Altai Territory	45,972	4,147	0	9,264	2,026	2,504	1,188	864	8,700	537	493	16,249
Trans-Baikal Territory	7,408	923	0	310	535	106	376	29	3,564	96	117	1,352
Krasnoyarsk Territory	77,345	581	55	12,592	4,601	2,803	4,503	2,065	17,963	3,077	6,316	22,844
Irkutsk Region	74,341	5,309	4,480	3,429	15,532	1,728	3,429	1,191	16,337	1,023	1,612	24,749
Kemerovo Region	188,273	112,954	112,674	27,147	7,699	568	749	745	10,249	4,978	802	22,383
Novosibirsk Region	97,377	402	0	8,405	7,671	2,601	3,823	1,863	34,319	2,152	12,091	24,050
Omsk Region	43,292	0	0	9,094	886	2,807	774	498	12,016	1,552	768	14,897
Tomsk Region	50,143	671	671	5,035	760	2,169	2,216	921	11,110	270	1,167	25,824

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	220,775	70,476	62,744	14,792	22,778	8,318	6,311	16,867	33,767	3,923	5,653	37,889
Republic of Sakha (Yakutia)	86,723	63,354	62,439	999	3,484	72	1,772	8,304	2,320	589	1,067	4,761
Kamchatka Territory	6,634	0	0	145	1,105	117	298	297	1,311	1,324	698	1,339
Primorye Territory	58,507	360	2	10,929	5,077	4,411	1,702	3,606	12,511	377	2,106	17,428
Khabarovsk Territory	36,519	1,611	0	723	9,291	1,732	1,284	3,002	10,718	1,430	1,537	5,192
Amur Region	9,445	875	0	1,639	1,064	1,887	689	178	1,338	36	78	1,660
Magadan Region	9,466	3,620	0	149	782	9	7	494	2,808	0	77	1,521
Sakhalin Region	10,082	342	303	192	1,186	35	275	681	1,690	167	80	5,433
Jewish Autonomous Region	728	0	0	17	2	55	0	0	88	0	10	556
Chukotka Autonomous Area	2,671	316	0	0	786	0	282	305	981	0	1	0
CRIMEA FEDERAL DISTRICT	13,397	0	0	1,344	382	387	633	619	2,901	996	576	5,558
Republic of Crimea	10,440	0	0	920	120	237	409	600	2,604	919	458	4,174
Sevastopol	2,957	0	0	425	262	150	224	19	297	77	118	1,385

<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)

	30.04.2016												
	total	3	4	5	6	7	8	9	10	11	12	13	
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	873,218	226,264	24,066	232,936	554	4,596	16,079	33,383	133,099	74,254	141,536	10,517	
CENTRAL FEDERAL DISTRICT	364,267	17,666	353	38,272	339	3,180	15,778	24,603	84,276	47,557	124,318	8,278	
Belgorod Region	578	221	0	293	0	0	0	18	45	0	0	0	
Bryansk Region	1,370	0	0	0	0	1,370	0	0	0	0	0	0	
Vladimir Region	654	0	0	492	0	0	0	0	0	0	0	162	
Voronezh Region	8,759	0	0	7,221	0	821	0	0	197	0	520	0	
Ivanovo Region	39	0	0	39	0	0	0	0	0	0	0	0	
Kaluga Region	1,101	0	0	85	0	0	577	0	0	18	0	420	
Kostroma Region	4,318	0	0	165	0	0	0	4,153	0	0	0	0	
Kursk Region	16,879	16,083	0	0	0	795	0	0	0	0	0	0	
Lipetsk Region	154	0	0	132	0	22	0	0	0	0	0	0	
Moscow Region	32,512	0	0	3,998	0	75	0	2,402	1,628	17,269	6,515	625	
Orel Region	1,748	0	0	1,506	0	0	0	0	242	0	0	0	
Ryazan Region	96	0	0	0	0	0	0	0	96	0	0	0	
Smolensk Region	5,178	0	0	5,178	0	0	0	0	0	0	0	0	
Tambov Region	149	0	0	8	0	30	0	0	0	111	0	0	
Tver Region	0	0	0	0	0	0	0	0	0	0	0	0	
Tula Region	6,231	0	0	5,685	0	0	0	0	0	0	0	547	
Yaroslavl Region	423	0	0	0	0	0	16	0	40	0	367	0	
Moscow	284,078	1,362	353	13,470	339	67	15,184	18,030	82,028	30,159	116,916	6,523	





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)	4,819	3,422	0	785	0	0	10	0	565	0	0	38
Udmurt Republic	0	0	0	0	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	66	0	0	66	0	0	0	0	0	0	0	0
Perm Territory	6,139	2,613	0	3,484	0	0	0	0	42	0	0	0
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	2,501	0	0	1,746	0	0	0	0	174	0	0	581
Orenburg Region	3,105	2,020	232	122	0	0	0	171	0	791	0	0
Penza Region	527	0	0	221	0	152	0	0	154	0	0	0
Samara Region	1,951	0	0	1,452	0	0	0	22	476	0	0	0
Saratov Region	3,650	0	0	11	0	0	0	0	3,628	0	11	0
Ulyanovsk Region	4,954	0	0	0	0	0	0	4,954	0	0	0	0
URALS FEDERAL DISTRICT	96,651	6,194	3,516	53,798	0	0	0	286	24,047	2,779	9,547	0
Kurgan Region	105	0	0	0	0	0	0	0	105	0	0	0
Sverdlovsk Region	49,993	130	0	40,496	0	0	0	0	0	2,779	6,588	0
Tyumen Region	42,451	3,516	3,516	11,837	0	0	0	286	23,853	0	2,959	0
Khanty-Mansi Autonomous Area – Yugra	3,220	3,220	3,220	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	39,231	295	295	11,837	0	0	0	286	23,853	0	2,959	0
Chelyabinsk Region	4,101	2,548	0	1,465	0	0	0	0	89	0	0	0
SIBERIAN FEDERAL DISTRICT	216,409	189,792	17,893	23,393	0	218	0	322	701	1,914	69	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	581	581	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	106	83	0	23	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	2,653	2,653	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	179,547	168,582	0	9,734	0	0	0	0	0	1,162	69	0
Irkutsk Region	360	0	0	23	0	16	0	322	0	0	0	0
Kemerovo Region	28,265	15,099	15,099	12,116	0	202	0	0	96	752	0	0
Novosibirsk Region	4,888	2,794	2,794	1,498	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	9,339	2,485	0	2,968	0	693	0	151	911	438	1,692	0
Republic of Sakha (Yakutia)	1,169	535	0	634	0	0	0	0	0	0	0	0
Kamchatka Territory	2,065	0	0	1,930	0	0	0	135	0	0	0	0
Primorye Territory	2,001	0	0	341	0	0	0	16	911	11	722	0
Khabarovsk Territory	1,789	1,044	0	0	0	693	0	0	0	0	51	0
Amur Region	308	0	0	64	0	0	0	0	0	244	0	0
Magadan Region	1,258	720	0	0	0	0	0	0	0	0	538	0
Sakhalin Region	563	0	0	0	0	0	0	0	0	183	381	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	186	186	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)

	30.04.2016												
	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	21,382,035	1,052,388	854,772	4,619,478	1,037,162	1,434,239	1,610,958	1,265,163	3,603,876	2,996,765	3,571,201	190,805	
CENTRAL FEDERAL DISTRICT	10,985,782	253,419	185,153	1,304,891	394,585	548,904	920,556	692,473	1,873,463	2,094,887	2,822,520	80,086	
Belgorod Region	239,762	3,494	0	72,491	678	108,136	9,245	2,424	35,171	5,491	1,858	774	
Bryansk Region	85,551	0	0	26,712	267	39,579	892	571	8,459	6,773	1,469	829	
Vladimir Region	91,518	57	0	53,806	3,646	10,264	3,086	1,012	11,194	4,959	2,196	1,299	
Voronezh Region	238,997	1,070	0	51,257	2,247	69,977	5,669	3,501	44,557	42,453	16,870	1,395	
Ivanovo Region	36,927	13	0	10,874	732	1,413	1,179	670	12,558	7,162	1,567	760	
Kaluga Region	136,003	1,403	2	60,350	3,122	21,114	8,461	1,476	13,191	17,011	9,216	661	
Kostroma Region	30,061	43	0	9,051	49	2,162	829	769	11,949	3,440	1,405	363	
Kursk Region	163,058	54,798	2	21,314	491	60,169	2,044	918	19,585	2,167	1,157	417	
Lipetsk Region	103,858	26	0	31,065	474	41,602	3,537	983	12,763	8,068	4,794	544	
Moscow Region	1,263,386	1,520	778	243,755	55,472	33,599	78,742	23,847	297,334	174,970	330,138	24,009	
Orel Region	59,701	3	0	10,991	420	22,924	877	1,144	19,615	1,837	1,174	716	
Ryazan Region	82,377	170	86	36,833	137	20,514	3,138	1,499	13,303	3,896	2,038	850	
Smolensk Region	64,266	9	0	30,297	449	9,728	2,526	1,280	14,120	3,268	1,931	657	
Tambov Region	85,162	0	0	32,290	820	40,797	2,336	1,395	4,956	1,671	502	396	
Tver Region	63,962	171	5	18,935	296	22,232	2,015	1,392	14,468	2,241	1,816	395	
Tula Region	154,459	1,833	2	49,451	28,834	16,054	4,364	2,718	16,826	13,278	19,947	1,155	
Yaroslavl Region	156,206	26	25	58,712	13,959	13,895	5,626	2,694	17,096	7,198	35,754	1,247	
Moscow	7,930,529	188,782	184,253	486,707	282,492	14,747	785,989	644,180	1,306,320	1,789,005	2,388,687	43,620	

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		2,190,208	12,619	5,799	665,290	87,047	79,390	201,541	275,098	439,919	196,688	205,206	27,408
Republic of Karelia		31,412	1,937	444	11,282	2,407	2,464	832	567	4,041	3,388	4,126	367
Republic of Komi		25,388	4,739	4,721	4,524	1,646	668	1,612	1,105	6,521	3,215	944	414
Arkhangelsk Region		114,709	119	22	93,892	1,793	1,664	416	1,920	12,154	1,198	620	934
Nenets Autonomous Area		123	0	0	18	5	0	12	42	37	6	3	0
Arkhangelsk Region, excluding Nenets Autonomous Area		114,587	119	22	93,874	1,788	1,664	404	1,879	12,117	1,192	617	934
Vologda Region		77,399	0	0	42,610	1,842	9,088	1,915	1,127	13,815	2,959	2,964	1,079
Kaliningrad Region		104,326	105	0	39,535	3,142	17,573	4,347	4,218	20,297	5,458	8,714	935
Leningrad Region		200,036	715	135	71,060	14,289	29,070	29,215	3,330	22,050	10,696	18,306	1,304
Murmansk Region		29,492	4,210	0	1,137	1,968	2,005	483	1,150	5,642	4,605	7,794	499
Novgorod Region		35,952	4	0	15,353	545	9,453	1,307	493	6,562	1,269	576	390
Pskov Region		30,218	444	443	5,706	286	2,932	1,953	348	16,152	1,572	538	286
Saint Petersburg		1,541,276	346	36	380,190	59,129	4,472	159,460	260,841	332,686	162,327	160,624	21,201
SOUTHERN FEDERAL DISTRICT		1,289,545	7,997	6,700	368,100	59,903	230,067	80,240	26,495	249,450	104,091	152,480	10,723
Republic of Adygeya (Adygeya)		25,730	154	0	7,391	12	6,847	3,011	230	3,327	1,649	2,985	124
Republic of Kalmykia		6,988	0	0	68	7	5,091	302	124	820	174	410	3
Krasnodar Territory		683,961	549	2	133,715	26,669	129,257	41,850	18,262	142,152	62,169	125,267	4,070
Astrakhan Region		36,873	71	71	4,961	2,022	2,917	10,171	628	7,039	8,071	917	75
Volgograd Region		130,841	826	450	58,183	513	21,742	5,425	2,926	24,352	9,202	5,732	1,939
Rostov Region		405,153	6,397	6,177	163,781	30,679	64,223	19,481	4,326	71,759	22,826	17,168	4,512
NORTH CAUCASIAN FEDERAL DISTRICT		310,310	2,708	1,145	94,074	20,182	74,896	25,607	5,391	63,651	12,991	8,516	2,294
Republic of Dagestan		25,671	146	95	8,373	82	6,852	4,939	168	4,120	213	585	192
Republic of Ingushetia		6,729	50	25	4,079	0	1,219	511	36	704	129	0	0
Kabardino-Balkar Republic		40,097	60	34	12,619	55	11,962	1,501	634	10,765	1,000	1,476	24
Karachay-Cherkess Republic		26,637	241	0	9,682	1,113	3,129	5,621	338	5,728	308	472	5
Republic of North Ossetia – Alania		16,143	1,592	762	5,003	70	2,310	1,612	428	4,188	435	446	59
Chechen Republic		23,634	223	223	3,223	0	7,821	6,357	268	1,844	2,698	1,187	14
Stavropol Territory		171,399	395	6	51,094	18,862	41,603	5,066	3,520	36,302	8,207	4,350	2,001
VOLGA FEDERAL DISTRICT		2,644,823	95,851	71,254	985,363	151,723	279,370	131,749	89,284	385,203	325,974	174,136	26,170
Republic of Bashkortostan		300,548	54,909	50,863	102,423	5,954	34,862	12,384	5,733	35,233	22,369	22,390	4,292
Mari El Republic		58,331	13	0	14,673	43	34,241	2,329	484	3,624	1,369	1,138	418
Republic of Mordovia		98,088	8	0	33,474	90	27,600	2,319	722	9,275	4,342	19,985	274

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)	642,880	6,161	6,044	241,863	18,599	44,138	38,412	10,969	93,377	130,357	53,663	5,341
Udmurt Republic	104,855	9,481	9,301	50,648	354	10,480	5,116	1,297	15,931	6,407	3,644	1,497
Chuvash Republic – Chuvashia	63,417	31	0	20,775	976	4,140	4,485	1,380	7,849	20,652	2,413	717
Perm Territory	192,934	306	306	73,136	2,139	4,826	11,376	20,101	42,666	21,856	13,561	2,967
Kirov Region	48,845	17	0	14,167	544	13,672	2,125	1,444	12,150	2,992	961	773
Nizhny Novgorod Region	337,429	474	337	139,112	40,542	18,706	8,909	12,489	64,329	37,091	11,329	4,450
Orenburg Region	114,846	20,485	2,350	32,931	616	16,875	9,773	6,823	16,614	7,568	1,664	1,499
Penza Region	73,896	165	0	20,312	1,277	31,899	3,549	1,573	8,121	5,404	1,153	443
Samara Region	385,023	1,077	717	145,003	67,462	15,949	17,023	24,154	37,072	43,454	31,983	1,847
Saratov Region	134,067	1,342	1,335	43,362	12,903	14,847	10,654	1,244	31,186	11,319	5,989	1,220
Ulyanovsk Region	89,663	1,383	0	53,485	226	7,135	3,294	872	7,777	10,794	4,264	433
URALS FEDERAL DISTRICT	1,727,359	312,243	294,847	660,376	60,631	69,844	104,643	91,254	191,784	118,051	101,222	17,309
Kurgan Region	28,611	404	310	10,707	4,128	4,277	1,228	322	5,318	751	1,006	471
Sverdlovsk Region	547,579	2,102	51	280,406	21,923	11,346	36,264	22,420	95,037	46,923	25,388	5,770
Tyumen Region	760,373	294,727	294,106	161,551	25,631	13,477	55,510	64,633	43,503	40,955	55,380	5,006
Khanty-Mansi Autonomous Area – Yugra	172,736	46,094	45,706	2,837	9,964	863	25,091	46,345	13,038	8,333	18,384	1,787
Yamal-Nenets Autonomous Area	163,775	132,285	132,285	1,235	2,765	17	9,548	931	3,284	2,254	11,289	168
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	423,862	116,348	116,115	157,480	12,903	12,597	20,870	17,358	27,181	30,368	25,706	3,050
Chelyabinsk Region	390,796	15,011	380	207,712	8,949	40,744	11,641	3,878	47,926	29,422	19,449	6,062
SIBERIAN FEDERAL DISTRICT	1,684,079	275,960	215,776	423,161	200,215	118,696	112,448	40,671	300,265	116,576	75,369	20,718
Altai Republic	16,099	258	98	1,949	1,411	438	860	154	8,728	1,528	573	201
Republic of Buryatia	45,006	881	0	22,911	28	3,187	4,122	687	9,662	1,477	1,195	857
Republic of Tuva	2,667	574	471	142	27	235	87	111	1,305	79	93	15
Republic of Khakassia	13,198	1,774	1,700	875	580	1,425	803	746	3,412	1,290	2,169	125
Altai Territory	118,305	4,167	0	41,122	2,277	31,232	3,377	1,775	23,427	6,241	2,696	1,989
Trans-Baikal Territory	19,322	2,603	0	1,434	2,844	487	1,634	919	7,780	725	736	161
Krasnoyarsk Territory	455,826	38,425	2,611	166,861	101,162	31,020	19,031	6,282	37,900	31,764	19,744	3,636
Irkutsk Region	175,636	25,425	23,025	17,120	52,955	7,329	12,201	5,071	30,794	14,644	6,246	3,852
Kemerovo Region	389,434	196,180	182,542	91,645	14,444	5,740	3,244	4,082	43,829	22,340	5,183	2,747
Novosibirsk Region	242,559	605	280	36,362	18,227	16,345	24,313	16,876	75,568	19,335	32,113	2,816
Omsk Region	126,927	0	0	24,500	5,718	14,805	37,805	1,766	25,526	11,456	2,770	2,581
Tomsk Region	79,100	5,068	5,050	18,240	542	6,453	4,973	2,202	32,333	5,698	1,851	1,739

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	538,416	91,591	74,099	116,272	62,735	32,458	33,575	42,953	97,335	25,509	30,550	5,439
Republic of Sakha (Yakutia)	124,744	75,008	73,086	3,975	6,022	1,185	4,102	9,514	16,525	4,838	2,679	897
Kamchatka Territory	23,417	70	0	1,271	6,555	345	781	1,316	4,924	2,213	5,806	136
Primorye Territory	176,006	384	0	84,273	12,566	11,220	10,700	11,156	29,370	5,148	9,575	1,615
Khabarovsk Territory	138,727	620	0	20,975	28,722	10,920	12,108	17,255	25,050	11,873	9,854	1,349
Amur Region	26,523	2,127	0	3,919	2,568	7,761	2,944	456	5,231	516	788	213
Magadan Region	18,549	12,475	499	505	2,102	76	142	372	2,372	150	148	206
Sakhalin Region	22,315	576	493	1,096	3,460	517	2,242	2,569	8,624	733	1,549	949
Jewish Autonomous Region	2,466	0	0	258	16	436	160	64	1,328	37	94	74
Chukotka Autonomous Area	5,669	331	20	0	724	0	395	252	3,911	0	57	0
CRIMEA FEDERAL DISTRICT	11,512	0	0	1,952	141	614	599	1,542	2,807	1,997	1,201	657
Republic of Crimea	9,336	0	0	1,543	17	451	335	1,368	2,564	1,636	927	497
Sevastopol	2,176	0	0	410	125	164	264	175	243	360	275	160

<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>

		30.04.2016												
		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	7,549,632	1,132,306	502,988	2,059,380	5,358	90,176	462,364	382,341	543,909	1,634,943	1,238,342	514		
CENTRAL FEDERAL DISTRICT	3,834,189	146,942	116,329	388,343	3,654	57,802	398,700	154,964	350,416	1,357,918	975,135	314		
Belgorod Region	29,113	11,737	0	16,694	0	0	33	130	426	92	0	0		
Bryansk Region	44,986	0	0	22	0	44,062	0	36	793	73	0	0		
Vladimir Region	6,931	28	0	6,725	0	84	10	25	0	0	59	0		
Voronezh Region	54,336	0	0	45,251	0	2,204	743	0	1,928	0	4,209	0		
Ivanovo Region	1,791	0	0	511	0	0	1,232	0	41	6	0	0		
Kaluga Region	9,503	2	0	328	357	811	2,259	350	3,917	1,479	0	0		
Kostroma Region	11,804	0	0	7,372	0	0	0	1,055	659	2,483	235	0		
Kursk Region	17,532	16,083	0	3	0	1,102	0	6	338	0	0	0		
Lipetsk Region	10,593	0	0	9,639	0	278	63	0	266	0	346	0		
Moscow Region	392,339	0	0	18,989	0	1,980	26,674	70,659	45,239	134,345	94,387	67		
Orel Region	1,851	0	0	1,594	0	0	0	0	229	0	28	0		
Ryazan Region	4,397	6	0	836	0	183	2,934	0	438	0	0	0		
Smolensk Region	12,887	0	0	12,608	0	0	0	109	130	41	0	0		
Tambov Region	6,101	0	0	2,922	0	99	2,970	0	0	111	0	0		
Tver Region	16,669	0	0	12,572	0	326	0	0	269	3,296	206	0		
Tula Region	34,301	0	0	16,317	0	488	0	16	176	637	16,666	0		
Yaroslavl Region	6,425	0	0	4,393	0	1	0	0	170	1,242	619	0		
Moscow	3,172,631	119,087	116,329	231,566	3,297	6,185	361,780	82,580	295,398	1,214,112	858,379	247		

(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)	187,307	108,635	1,218	43,946	0	0	50	57	2,461	17,403	14,754	0
Udmurt Republic	162,603	160,917	160,917	0	0	0	0	0	136	6	1,544	0
Chuvash Republic – Chuvashia	5,102	0	0	2,042	0	0	3,034	0	26	0	0	0
Perm Territory	230,970	5,934	0	219,297	0	1,989	1,301	0	284	1,965	201	0
Kirov Region	1,929	0	0	0	0	0	0	0	0	1,929	0	0
Nizhny Novgorod Region	35,461	0	0	21,031	0	0	1,919	11,276	720	231	87	196
Orenburg Region	46,930	6,516	1,688	35,967	81	29	0	3,548	0	788	0	0
Penza Region	18,065	15,176	0	973	0	820	0	0	1,020	76	0	0
Samara Region	10,243	0	0	6,118	0	0	930	108	2,338	610	139	0
Saratov Region	14,981	2,890	2,890	6,978	0	295	0	0	2,949	1,852	18	0
Ulyanovsk Region	22,491	0	0	7,039	0	0	600	14,848	0	0	4	0
URALS FEDERAL DISTRICT	847,509	84,590	60,766	566,520	741	22	13,591	13,206	38,569	17,674	112,596	0
Kurgan Region	22	0	0	0	0	22	0	0	0	0	0	0
Sverdlovsk Region	367,732	166	0	332,829	0	0	145	9	1,296	17,671	15,617	0
Tyumen Region	377,065	60,766	60,766	161,245	741	0	13,446	13,197	31,006	0	96,665	0
Khanty-Mansi Autonomous Area – Yugra	56,983	41,862	41,862	244	0	0	0	12,650	2,227	0	0	0
Yamal-Nenets Autonomous Area	112,959	1,316	1,316	0	0	0	211	0	17,726	0	93,706	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	207,123	17,588	17,588	161,001	741	0	13,236	547	11,052	0	2,959	0
Chelyabinsk Region	102,690	23,658	0	72,447	0	0	0	0	6,268	3	314	0
SIBERIAN FEDERAL DISTRICT	720,556	322,683	105,718	285,969	0	3,237	12,919	329	6,737	86,134	2,549	0
Altai Republic	1,055	0	0	0	0	0	0	0	769	243	44	0
Republic of Buryatia	1,067	149	0	79	0	839	0	0	0	0	0	0
Republic of Tuva	1,126	1,126	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	14,169	643	0	13,100	0	0	0	0	0	334	93	0
Altai Territory	2,059	0	0	198	0	883	0	0	111	828	38	0
Trans-Baikal Territory	14,117	13,838	0	262	0	0	13	0	4	0	0	0
Krasnoyarsk Territory	459,748	197,954	0	179,002	0	0	0	0	151	82,400	242	0
Irkutsk Region	51,475	10,654	7,398	24,991	0	767	12,867	322	1,607	0	268	0
Kemerovo Region	147,099	84,544	84,544	58,448	0	488	0	0	2,969	643	6	0
Novosibirsk Region	20,777	13,772	13,772	3,072	0	260	39	0	131	1,686	1,816	0
Omsk Region	6,913	0	0	6,817	0	0	0	7	47	0	42	0
Tomsk Region	951	3	3	0	0	0	0	0	948	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	333,216	218,475	18,142	59,016	0	22,206	1,775	4,403	2,071	2,543	22,725	0
Republic of Sakha (Yakutia)	174,946	174,131	14,474	816	0	0	0	0	0	0	0	0
Kamchatka Territory	16,870	12,581	0	2,077	0	0	0	126	0	0	2,087	0
Primorye Territory	22,795	0	0	2,595	0	664	170	3,943	2,028	21	13,374	0
Khabarovsk Territory	103,678	19,450	33	53,465	0	21,543	917	0	25	2,078	6,200	0
Amur Region	6,499	6,282	0	64	0	0	0	0	18	135	0	0
Magadan Region	1,795	1,193	0	0	0	0	0	0	0	0	601	0
Sakhalin Region	5,429	3,635	3,635	0	0	0	688	335	0	309	463	0
Jewish Autonomous Region	476	476	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	727	727	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	1,161	0	0	23	0	0	0	77	4	15	1,042	0
Republic of Crimea	1,001	0	0	23	0	0	0	48	0	0	931	0
Sevastopol	160	0	0	0	0	0	0	30	4	15	111	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

(millions of rubles)

	30.04.2016											
	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	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	1,518,774	92,561	45,975	347	4,185,810	430,733	448,187	5,823	672,068	75,617	35,864	636
CENTRAL FEDERAL DISTRICT	628,232	21,301	30,710	309	1,771,604	97,732	314,271	4,029	313,301	13,842	27,155	352
Belgorod Region	12,903	1,576	18	0	44,277	6,267	304	0	5,410	661	0	0
Bryansk Region	7,490	1,383	0	0	24,898	5,635	249	0	4,207	582	9	0
Vladimir Region	11,612	1,339	104	0	39,176	4,187	1,335	0	6,267	735	124	0
Voronezh Region	24,177	1,844	490	0	98,062	10,285	1,300	0	7,099	1,300	120	0
Ivanovo Region	8,467	819	39	0	26,235	3,324	303	9	5,547	297	0	0
Kaluga Region	13,162	872	598	0	41,681	4,445	2,756	0	4,064	509	0	0
Kostroma Region	5,036	730	0	0	16,175	2,248	3,153	0	2,105	396	0	0
Kursk Region	14,345	2,684	47	0	36,786	5,293	349	0	2,196	691	0	0
Lipetsk Region	8,077	673	0	0	28,405	3,108	689	0	6,452	556	2	0
Moscow Region	93,526	2,186	5,680	0	231,847	13,307	31,392	562	40,006	2,280	8,115	4
Orel Region	5,895	563	8	0	17,483	2,225	119	0	1,562	233	0	0
Ryazan Region	11,955	974	0	0	39,058	4,313	20	14	4,870	712	0	0
Smolensk Region	7,729	764	0	0	43,180	4,243	282	41	18,218	1,442	0	0
Tambov Region	9,040	567	0	0	21,948	2,959	380	0	1,264	293	0	0
Tver Region	6,256	352	0	0	21,071	2,590	808	0	5,532	422	168	0
Tula Region	10,610	1,197	0	0	38,677	4,966	1,125	7	9,618	926	0	0
Yaroslavl Region	15,039	952	40	0	39,601	3,627	752	7	8,480	575	9	7
Moscow	362,913	1,825	23,686	309	963,043	14,710	268,955	3,389	180,405	1,232	18,608	341
NORTH-WESTERN FEDERAL DISTRICT	168,078	7,561	2,214	27	380,591	25,427	33,524	130	77,144	4,246	3,434	46
Republic of Karelia	3,171	234	0	0	12,938	1,418	939	0	2,937	131	797	0
Republic of Komi	3,730	874	0	0	9,366	2,681	45	0	2,270	319	0	0

Table 6.4.5 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	8,830	1,800	0	0	11,264	2,887	0	0	1,859	418	0	0
Nenets Autonomous Area	3	3	0	0	112	78	0	0	2	1	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	8,827	1,796	0	0	11,152	2,809	0	0	1,856	417	0	0
Vologda Region	10,824	1,458	17	17	27,178	4,352	448	43	6,061	1,065	29	29
Kaliningrad Region	12,516	778	266	0	29,087	2,742	1,446	1	3,503	277	154	0
Leningrad Region	10,543	311	0	0	38,158	1,962	1,278	2	15,105	432	158	2
Murmansk Region	3,943	385	28	0	9,295	1,792	179	0	1,509	252	4	0
Novgorod Region	4,630	225	0	0	8,841	1,437	51	0	850	275	51	0
Pskov Region	1,734	153	0	0	12,182	1,436	16	0	3,627	559	16	0
Saint Petersburg	108,157	1,342	1,903	10	222,280	4,719	29,121	85	39,423	517	2,222	15
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>140,618</b>	<b>12,653</b>	<b>370</b>	<b>0</b>	<b>391,608</b>	<b>56,430</b>	<b>11,209</b>	<b>152</b>	<b>63,889</b>	<b>13,437</b>	<b>2,696</b>	<b>19</b>
Republic of Adygeya (Adygeya)	6,179	175	0	0	19,589	1,798	277	0	1,371	114	0	0
Republic of Kalmykia	219	36	0	0	6,260	2,563	0	0	2,357	1,659	0	0
Krasnodar Territory	58,386	5,370	163	0	169,460	23,059	5,143	132	32,973	5,219	2,456	2
Astrakhan Region	3,972	714	19	0	23,186	5,002	305	5	2,432	1,345	6	2
Volgograd Region	19,759	1,141	0	0	50,181	6,729	410	0	7,709	1,699	219	0
Rostov Region	52,103	5,216	188	0	122,992	17,278	5,074	15	17,048	3,400	15	15
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>36,172</b>	<b>3,275</b>	<b>377</b>	<b>0</b>	<b>181,083</b>	<b>23,267</b>	<b>4,236</b>	<b>36</b>	<b>24,165</b>	<b>6,696</b>	<b>516</b>	<b>36</b>
Republic of Dagestan	2,218	368	0	0	15,819	2,948	4	0	2,719	703	0	0
Republic of Ingushetia	0	0	0	0	2,671	1,334	0	0	2,305	1,186	0	0
Kabardino-Balkar Republic	3,281	506	0	0	25,490	3,705	238	0	3,530	1,179	186	0
Karachay-Cherkess Republic	2,629	71	0	0	17,020	1,409	188	36	3,042	660	36	36
Republic of North Ossetia – Alania	1,710	267	0	0	12,944	1,800	748	0	4,246	426	216	0
Chechen Republic	2,133	201	0	0	17,805	788	0	0	452	85	0	0
Stavropol Territory	24,201	1,862	377	0	89,334	11,283	3,057	0	7,871	2,457	78	0
<b>VOLGA FEDERAL DISTRICT</b>	<b>262,616</b>	<b>17,734</b>	<b>1,807</b>	<b>0</b>	<b>741,743</b>	<b>91,217</b>	<b>25,963</b>	<b>394</b>	<b>92,391</b>	<b>14,314</b>	<b>447</b>	<b>42</b>
Republic of Bashkortostan	24,569	1,461	257	0	76,071	7,099	2,339	0	5,599	1,125	16	0
Mari El Republic	3,346	363	0	0	9,836	1,819	25	0	1,535	272	0	0
Republic of Mordovia	5,888	563	0	0	33,184	3,381	25	0	6,001	1,007	0	0
Republic of Tatarstan (Tatarstan)	62,169	2,526	0	0	165,126	11,962	14,394	0	9,442	1,810	131	0
Udmurt Republic	10,088	1,029	0	0	20,867	3,933	136	0	2,241	726	0	0
Chuvash Republic – Chuvashia	6,811	875	0	0	23,363	4,574	1,708	0	2,219	490	0	0
Perm Territory	15,434	1,837	32	0	37,844	7,657	176	0	7,676	1,576	0	0
Kirov Region	9,431	1,284	0	0	26,781	5,727	0	0	4,919	978	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	43,608	2,353	55	0	94,287	16,661	1,437	378	14,865	1,410	117	31
Orenburg Region	11,979	1,397	0	0	45,931	8,515	2,298	0	10,936	1,945	0	0
Penza Region	9,011	1,101	0	0	37,164	5,903	263	0	3,167	918	1	0
Samara Region	32,035	698	1,441	0	87,953	3,465	2,098	12	14,296	677	90	11
Saratov Region	18,900	1,472	22	0	53,735	7,953	364	0	6,191	992	92	0
Ulyanovsk Region	9,348	775	0	0	29,600	2,568	699	4	3,302	388	0	0
URALS FEDERAL DISTRICT	88,998	7,490	7,820	0	235,859	41,679	30,871	307	35,654	9,616	617	121
Kurgan Region	3,141	1,083	0	0	12,884	3,568	22	0	2,215	516	22	0
Sverdlovsk Region	24,282	1,781	6,433	0	60,073	9,739	14,133	301	10,347	1,826	229	115
Tyumen Region	31,997	1,488	1,219	0	103,448	19,469	15,470	0	15,170	5,600	0	0
Khanty-Mansi Autonomous Area – Yugra	13,743	355	0	0	36,764	8,815	14,115	0	7,021	3,166	0	0
Yamal-Nenets Autonomous Area	1,657	50	0	0	9,888	2,783	0	0	1,523	828	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	16,598	1,084	1,219	0	56,796	7,871	1,355	0	6,626	1,606	0	0
Chelyabinsk Region	29,578	3,138	168	0	59,453	8,903	1,247	6	7,923	1,674	366	6
SIBERIAN FEDERAL DISTRICT	139,380	15,858	173	0	340,068	62,270	16,245	657	48,295	9,843	189	13
Altai Republic	2,859	133	0	0	6,179	1,033	0	0	951	280	0	0
Republic of Buryatia	2,570	446	0	0	11,854	4,071	0	0	2,032	797	0	0
Republic of Tuva	662	196	0	0	2,059	1,411	0	0	275	155	0	0
Republic of Khakassia	2,299	655	0	0	6,835	2,622	430	93	872	365	3	0
Altai Territory	16,834	1,741	0	0	58,203	7,823	296	20	9,656	1,130	125	0
Trans-Baikal Territory	3,001	649	0	0	9,066	3,822	17	0	694	449	4	0
Krasnoyarsk Territory	24,549	2,931	116	0	58,686	10,916	1,039	0	7,599	1,687	0	0
Irkutsk Region	15,361	1,420	0	0	37,807	9,243	12,870	3	5,273	1,889	0	0
Kemerovo Region	12,945	1,057	0	0	24,454	4,797	419	0	5,216	997	0	0
Novosibirsk Region	31,317	1,374	47	0	65,603	4,822	494	54	9,374	656	7	0
Omsk Region	18,739	4,641	0	0	38,810	7,867	546	487	4,954	1,116	49	13
Tomsk Region	8,245	613	10	0	20,512	3,842	133	0	1,399	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	47,309	6,441	2,504	11	136,596	32,374	10,725	117	17,110	3,621	659	6
Republic of Sakha (Yakutia)	5,230	914	14	0	18,660	5,359	6,595	0	2,028	666	97	0
Kamchatka Territory	3,184	637	0	0	12,496	2,383	369	0	3,256	165	0	0
Primorye Territory	19,870	1,787	1,275	11	42,887	7,836	1,643	107	4,154	821	39	0
Khabarovsk Territory	10,276	1,176	50	0	31,388	7,148	663	9	3,197	866	505	6
Amur Region	4,393	1,069	64	0	13,798	4,577	82	0	905	412	18	0
Magadan Region	1,497	102	538	0	4,926	980	601	0	1,051	88	0	0
Sakhalin Region	1,874	370	563	0	9,137	2,366	772	0	1,859	268	0	0
Jewish Autonomous Region	579	381	0	0	2,338	1,590	0	0	635	312	0	0
Chukotka Autonomous Area	406	5	0	0	965	135	0	0	24	24	0	0
CRIMEA FEDERAL DISTRICT	7,370	248	0	0	6,658	337	1,143	1	120	1	152	1
Republic of Crimea	5,417	184	0	0	5,221	274	982	1	83	1	108	1
Sevastopol	1,953	65	0	0	1,437	63	160	0	37	0	43	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

		30.04.2016									
		rubles					foreign currency				
1	2	including			5	6	including		7	8	9
		housing loans	mortgage loans	of which			total	housing loans			
				including			including			including	
				overdue debt			overdue debt			overdue debt	
THE RUSSIAN FEDERATION	10,312,330	4,075,748	4,019,718	43,794	206,646	103,042	100,403	25,681			
CENTRAL FEDERAL DISTRICT	2,915,789	1,147,691	1,134,686	15,225	158,212	76,937	74,943	19,386			
Belgorod Region	91,221	26,136	25,426	134	314	275	274	82			
Bryansk Region	61,255	23,146	22,698	101	211	169	156	4			
Vladimir Region	74,713	28,221	27,660	247	353	292	287	53			
Voronezh Region	125,486	51,658	51,062	561	665	339	338	10			
Ivanovo Region	49,778	18,887	18,786	116	1,436	128	127	37			
Kaluga Region	73,315	32,139	31,901	157	809	483	466	81			
Kostroma Region	34,924	12,912	12,812	65	35	23	23	1			
Kursk Region	65,920	23,652	23,121	255	186	155	155	33			
Lipetsk Region	59,960	21,536	21,328	107	209	103	96	16			
Moscow Region	714,683	307,897	305,837	4,775	32,092	20,066	19,560	5,995			
Orel Region	41,746	15,733	15,473	37	190	159	159	6			
Ryazan Region	67,047	28,758	28,577	132	262	221	221	19			
Smolensk Region	58,114	25,112	24,845	122	338	220	188	34			
Tambov Region	51,301	19,015	18,749	68	165	137	137	11			
Tver Region	77,205	33,313	33,230	707	568	473	473	42			
Tula Region	93,598	34,514	34,284	179	480	358	344	27			
Yaroslavl Region	74,649	28,551	28,293	216	269	211	197	33			
Moscow	1,100,873	416,511	410,607	7,246	119,630	53,126	51,743	12,904			

Table 6.4.6 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9
NORTH-WESTERN FEDERAL DISTRICT	1,139,303	476,315	473,127	3,953	24,859	12,563	12,338	2,678
Republic of Karelia	53,226	20,708	20,590	81	105	86	85	10
Republic of Komi	89,247	39,680	38,893	195	93	80	79	29
Arkhangelsk Region	96,563	42,179	41,862	201	286	228	220	85
Nenets Autonomous Area	5,371	2,875	2,866	8	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	91,192	39,303	38,996	194	286	228	220	85
Vologda Region	87,708	36,618	36,233	300	256	211	204	108
Kaliningrad Region	62,226	21,945	21,815	200	3,275	747	706	185
Leningrad Region	135,391	54,995	54,642	523	1,675	948	933	214
Murmansk Region	76,212	24,024	23,902	141	185	119	111	8
Novgorod Region	39,982	14,119	13,981	114	110	87	85	13
Pskov Region	35,731	12,460	12,388	67	76	63	62	13
Saint Petersburg	463,017	209,589	208,820	2,131	18,796	9,996	9,852	2,014
SOUTHERN FEDERAL DISTRICT	844,732	275,309	268,896	2,801	4,538	2,565	2,496	519
Republic of Adygeya (Adygeya)	26,045	7,110	6,998	42	75	56	56	16
Republic of Kalmykia	20,759	7,168	7,096	40	88	61	61	13
Krasnodar Territory	334,268	103,829	100,967	1,402	1,958	1,156	1,143	321
Astrakhan Region	66,648	22,078	21,728	112	113	62	62	10
Volgograd Region	135,628	48,575	48,025	486	500	326	326	53
Rostov Region	261,383	86,550	84,081	719	1,804	905	849	106
NORTH CAUCASIAN FEDERAL DISTRICT	284,519	91,403	89,312	1,070	1,540	1,116	1,041	357
Republic of Dagestan	33,580	12,047	11,979	280	242	204	199	9
Republic of Ingushetia	3,914	456	426	5	1	1	0	0
Kabardino-Balkar Republic	29,940	9,920	9,465	62	210	181	173	76
Karachay-Cherkess Republic	18,718	5,678	5,434	67	39	35	35	2
Republic of North Ossetia – Alania	31,391	10,360	10,133	200	182	168	147	63
Chechen Republic	15,844	1,569	1,566	26	191	4	4	0
Stavropol Territory	151,133	51,373	50,310	432	675	523	483	206



Table 6.4.6 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9
VOLGA FEDERAL DISTRICT	1,913,598	780,074	763,927	6,758	8,115	4,269	4,159	1,156
Republic of Bashkortostan	271,359	106,550	101,864	1,076	444	241	240	40
Mari El Republic	36,354	16,885	16,694	64	92	70	70	9
Republic of Mordovia	39,861	16,693	16,243	62	212	172	153	47
Republic of Tatarstan (Tatarstan)	256,941	100,021	98,120	815	1,601	243	243	15
Udmurt Republic	109,446	47,691	46,529	303	278	210	210	59
Chuvash Republic – Chuvashia	76,720	39,235	38,873	227	295	248	247	74
Perm Territory	204,833	81,713	80,090	1,383	750	559	535	219
Kirov Region	76,848	32,749	32,045	156	135	115	114	14
Nizhny Novgorod Region	201,014	82,866	80,488	685	1,035	574	561	191
Orenburg Region	140,130	55,280	54,657	351	260	213	213	97
Penza Region	71,173	27,732	27,185	101	287	224	218	51
Samara Region	213,796	86,339	85,525	933	2,123	941	899	279
Saratov Region	134,403	50,343	49,988	370	391	272	271	26
Ulyanovsk Region	80,721	35,975	35,625	232	212	187	187	35
URALS FEDERAL DISTRICT	1,194,564	535,210	529,048	5,638	3,136	1,892	1,839	468
Kurgan Region	54,668	20,995	20,155	224	42	33	33	7
Sverdlovsk Region	356,664	139,737	138,705	1,967	1,254	779	761	263
Tyumen Region	535,286	276,933	273,837	1,790	711	480	451	106
Khanty-Mansi Autonomous Area – Yugra	252,093	134,322	133,584	809	261	224	220	30
Yamal-Nenets Autonomous Area	97,037	52,845	52,032	252	130	98	92	57
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	186,157	89,765	88,221	729	320	158	138	20
Chelyabinsk Region	247,946	97,544	96,352	1,657	1,129	601	594	92
SIBERIAN FEDERAL DISTRICT	1,474,399	558,699	550,815	7,051	3,796	2,482	2,410	912
Altai Republic	12,196	2,651	2,630	70	6	0	0	0
Republic of Buryatia	78,884	22,729	22,492	348	45	39	39	9
Republic of Tuva	19,113	6,819	6,654	98	1	0	0	0
Republic of Khakassia	32,628	12,459	12,283	127	36	22	22	1
Altai Territory	137,928	49,677	49,082	654	327	265	264	147
Trans-Baikal Territory	83,170	29,062	28,759	252	44	37	37	12
Krasnoyarsk Territory	263,209	109,438	107,663	1,566	531	375	360	159

Table 6.4.6 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9
Irkutsk Region	215,255	81,621	80,752	1,002	338	209	209	119
Kemerovo Region	187,818	61,835	60,713	936	617	273	273	96
Novosibirsk Region	230,625	100,678	99,260	1,156	985	736	719	244
Omsk Region	130,890	46,923	46,256	646	613	299	267	59
Tomsk Region	82,683	34,806	34,272	197	253	227	221	67
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>535,463</b>	<b>210,207</b>	<b>209,069</b>	<b>1,297</b>	<b>2,035</b>	<b>1,211</b>	<b>1,175</b>	<b>205</b>
Republic of Sakha (Yakutia)	113,936	51,137	50,751	302	89	80	77	7
Kamchatka Territory	29,621	10,652	10,548	78	49	31	31	9
Primorye Territory	131,275	44,833	44,685	225	1,274	682	652	90
Khabarovsk Territory	112,880	46,875	46,742	360	412	254	254	46
Amur Region	66,978	25,937	25,731	200	90	86	85	40
Magadan Region	18,111	7,065	7,015	12	16	15	14	0
Sakhalin Region	47,687	17,929	17,850	81	86	45	45	13
Jewish Autonomous Region	10,646	3,948	3,924	30	13	13	12	0
Chukotka Autonomous Area	4,329	1,832	1,822	8	4	4	4	0
<b>CRIMEA FEDERAL DISTRICT</b>	<b>9,963</b>	<b>839</b>	<b>838</b>	<b>0</b>	<b>415</b>	<b>7</b>	<b>0</b>	<b>0</b>
Republic of Crimea	7,702	618	618	0	292	6	0	0
Sevastopol	2,261	221	220	0	123	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

		30.04.2016											
		including											
1	2	housing loans			of which mortgage loans			of which mortgage loans			10		
		3	4	5	6	7	8	9	10				
	volume of loans total, millions of rubles	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	weighted average interest rate, %
THE RUSSIAN FEDERATION	2,072,457	264,089	449,590	181.0	12.60	260,953	446,108	182.1	12.59				
CENTRAL FEDERAL DISTRICT	696,460	63,446	143,154	182.6	12.43	62,940	141,287	184.6	12.42				
Belgorod Region	17,040	2,048	2,912	187.9	12.58	1,970	2,883	189.4	12.56				
Bryansk Region	11,083	1,966	2,530	182.4	12.48	1,949	2,521	182.9	12.48				
Vladimir Region	12,145	2,288	3,429	181.9	12.73	2,248	3,408	182.7	12.72				
Voronezh Region	23,760	4,212	5,994	196.8	12.33	4,198	5,988	197.0	12.33				
Ivanovo Region	8,977	1,432	1,965	176.4	12.88	1,424	1,960	176.5	12.87				
Kaluga Region	13,677	2,167	3,743	183.9	12.33	2,155	3,720	184.7	12.31				
Kostroma Region	6,871	1,312	1,562	172.2	12.76	1,299	1,541	173.4	12.74				
Kursk Region	11,759	1,890	2,549	183.3	12.43	1,867	2,539	183.8	12.41				
Lipetsk Region	13,028	2,097	2,740	193.8	12.50	2,085	2,735	194.0	12.49				
Moscow Region	147,639	13,786	36,161	182.7	12.29	13,715	35,989	183.2	12.29				
Orel Region	8,106	1,520	2,009	187.8	12.43	1,505	2,002	188.3	12.42				
Ryazan Region	12,595	2,458	3,502	185.7	12.58	2,434	3,490	186.2	12.57				
Smolensk Region	10,752	1,648	2,494	191.3	12.43	1,641	2,483	191.9	12.42				
Tambov Region	9,584	1,520	2,250	188.7	12.33	1,506	2,243	189.2	12.32				
Tver Region	14,258	2,271	3,624	187.6	12.67	2,263	3,621	187.7	12.66				
Tula Region	18,493	2,510	3,967	181.9	12.68	2,499	3,961	182.1	12.68				
Yaroslavl Region	14,191	2,370	3,174	174.3	12.58	2,349	3,162	174.7	12.58				
Moscow	342,502	15,951	58,549	179.9	12.43	15,833	57,041	184.0	12.41				

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	256,392	33,536	59,854	174.6	12.48	33,312	59,715	174.8	12.47
Republic of Karelia	10,155	1,362	2,016	176.1	12.50	1,355	2,013	176.3	12.50
Republic of Komi	15,612	2,283	3,753	176.5	12.83	2,265	3,740	176.6	12.83
Arkhangelsk Region	17,694	2,773	4,213	163.9	12.83	2,752	4,203	164.1	12.83
Nenets Autonomous Area	791	73	157	148.2	11.85	73	157	148.2	11.85
Arkhangelsk Region, excluding Nenets Autonomous Area	16,903	2,700	4,056	164.5	12.87	2,679	4,046	164.8	12.86
Vologda Region	16,209	3,060	3,731	173.4	12.66	3,013	3,713	174.0	12.64
Kaliningrad Region	13,652	1,687	2,658	179.5	12.29	1,678	2,648	179.5	12.29
Leningrad Region	28,243	3,832	6,892	175.6	12.35	3,801	6,874	175.8	12.35
Murmansk Region	16,268	1,752	2,835	159.2	12.40	1,748	2,832	159.2	12.40
Novgorod Region	7,991	1,212	1,659	177.2	12.57	1,197	1,653	177.6	12.56
Pskov Region	7,394	988	1,407	171.8	12.24	957	1,389	173.7	12.23
Saint Petersburg	123,173	14,587	30,690	176.6	12.42	14,546	30,651	176.7	12.42
SOUTHERN FEDERAL DISTRICT	152,243	19,058	28,451	187.1	12.57	18,647	28,314	187.7	12.56
Republic of Adygeya (Adygeya)	4,125	432	643	187.6	12.39	430	641	188.1	12.38
Republic of Kalmykia	2,971	388	621	190.8	12.74	388	621	190.8	12.74
Krasnodar Territory	62,519	7,228	10,993	189.3	12.52	7,024	10,926	190.1	12.51
Astrakhan Region	11,068	1,392	2,047	190.2	12.35	1,378	2,040	190.6	12.35
Volgograd Region	25,031	3,836	5,271	182.4	12.63	3,832	5,268	182.4	12.63
Rostov Region	46,529	5,782	8,876	186.0	12.63	5,595	8,819	186.8	12.62
NORTH CAUCASIAN FEDERAL DISTRICT	46,951	5,957	9,163	189.4	12.68	5,934	9,135	189.6	12.68
Republic of Dagestan	5,708	678	1,245	182.7	12.51	677	1,240	182.5	12.48
Republic of Ingushetia	497	39	65	171.5	12.53	39	65	171.5	12.53
Kabardino-Balkar Republic	4,674	515	870	195.4	12.67	512	867	195.8	12.67
Karachay-Cherkess Republic	2,621	317	487	196.0	12.62	317	487	196.0	12.62
Republic of North Ossetia – Alania	5,505	646	1,066	186.8	12.34	646	1,066	186.8	12.34
Chechen Republic	2,448	123	220	162.4	13.47	123	220	162.4	13.47
Stavropol Territory	25,500	3,639	5,211	191.3	12.78	3,620	5,190	191.6	12.77

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	356,843	67,364	90,688	178.5	12.67	66,147	89,814	179.8	12.65
Republic of Bashkortostan	49,676	9,612	13,207	169.3	12.89	9,169	13,046	170.8	12.86
Mari El Republic	6,226	1,778	2,266	184.7	12.26	1,775	2,265	184.8	12.26
Republic of Mordovia	6,684	1,422	2,085	186.5	12.59	1,383	2,066	187.9	12.57
Republic of Tatarstan (Tatarstan)	47,671	11,444	15,050	166.9	12.67	11,200	14,890	168.1	12.66
Udmurt Republic	19,210	4,256	5,281	182.9	12.58	4,178	5,248	183.5	12.57
Chuvash Republic – Chuvashia	12,329	3,443	4,625	195.9	12.47	3,399	4,615	196.2	12.46
Perm Territory	38,028	5,996	8,193	183.6	12.80	5,945	8,172	183.9	12.79
Kirov Region	12,796	3,143	3,805	188.6	12.50	3,117	3,793	189.0	12.49
Nizhny Novgorod Region	50,170	6,328	9,448	174.2	12.86	6,262	9,244	177.3	12.84
Orenburg Region	22,739	4,033	5,372	191.0	12.43	3,904	5,315	192.8	12.42
Penza Region	12,799	2,084	2,927	190.2	12.36	2,060	2,917	190.6	12.35
Samara Region	41,436	6,708	9,132	176.5	12.73	6,674	8,984	179.1	12.72
Saratov Region	23,302	3,686	5,206	188.0	12.64	3,672	5,181	188.7	12.63
Ulyanovsk Region	13,778	3,431	4,091	175.9	12.59	3,409	4,078	176.2	12.57
URALS FEDERAL DISTRICT	205,205	28,985	46,513	186.1	12.85	28,556	46,241	186.7	12.84
Kurgan Region	12,939	1,442	1,851	198.4	12.79	1,429	1,844	198.9	12.78
Sverdlovsk Region	65,339	8,208	13,427	186.0	12.84	8,157	13,376	186.3	12.84
Tyumen Region	83,008	10,884	21,557	196.4	12.85	10,777	21,461	196.6	12.85
Khanty-Mansi Autonomous Area – Yugra	37,236	4,895	10,255	192.1	12.92	4,859	10,221	192.3	12.91
Yamal-Nenets Autonomous Area	15,332	1,708	4,074	196.2	12.90	1,690	4,053	196.5	12.89
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	30,440	4,281	7,228	202.5	12.74	4,228	7,187	202.9	12.74
Chelyabinsk Region	43,918	8,451	9,679	161.0	12.86	8,193	9,561	162.7	12.85
SIBERIAN FEDERAL DISTRICT	251,043	35,334	51,135	180.4	12.78	35,107	51,027	180.6	12.77
Altai Republic	1,960	164	236	177.0	12.95	162	236	177.4	12.94
Republic of Buryatia	11,609	1,115	1,657	173.5	12.71	1,103	1,651	173.9	12.70
Republic of Tuva	2,305	229	427	178.2	13.56	229	427	178.2	13.56
Republic of Khakassia	4,885	808	1,059	168.7	12.88	805	1,056	168.7	12.88
Altai Territory	24,294	4,048	5,073	180.4	12.79	4,015	5,058	180.8	12.78
Trans-Baikal Territory	12,793	1,330	2,149	178.2	12.88	1,327	2,148	178.2	12.88
Krasnoyarsk Territory	44,721	6,543	9,979	176.2	12.77	6,521	9,968	176.3	12.76

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Irkutsk Region	36,781	4,527	6,595	168.5	13.05	4,499	6,577	168.8	13.05
Kemerovo Region	32,652	4,585	5,919	169.7	12.79	4,525	5,895	170.1	12.78
Novosibirsk Region	40,689	6,291	9,932	196.0	12.59	6,265	9,919	196.2	12.58
Omsk Region	23,853	3,439	4,784	191.7	12.98	3,421	4,778	191.9	12.97
Tomsk Region	14,501	2,255	3,326	181.7	12.44	2,235	3,315	182.1	12.43
FAR-EASTERN FEDERAL DISTRICT	103,446	10,240	20,286	177.7	12.84	10,143	20,230	178.0	12.83
Republic of Sakha (Yakutia)	19,535	2,424	5,383	180.8	12.81	2,357	5,356	181.6	12.77
Kamchatka Territory	6,353	444	932	171.6	13.00	435	926	172.6	12.99
Primorye Territory	27,444	2,551	4,747	169.5	12.76	2,546	4,739	169.7	12.76
Khabarovsk Territory	21,540	2,218	4,116	181.0	12.85	2,215	4,110	181.2	12.85
Amur Region	12,573	1,158	1,962	182.6	12.57	1,152	1,960	182.7	12.57
Magadan Region	3,760	385	798	176.6	13.10	381	795	177.1	13.07
Sakhalin Region	9,565	777	1,841	178.8	13.14	775	1,840	178.9	13.14
Jewish Autonomous Region	1,819	206	330	191.2	12.70	206	330	191.2	12.70
Chukotka Autonomous Area	856	77	175	167.3	13.65	76	174	167.9	13.64
CRIMEA FEDERAL DISTRICT	3,874	169	346	177.8	12.50	167	345	178.2	12.49
Republic of Crimea	3,089	114	247	178.0	12.46	114	247	178.0	12.46
Sevastopol	785	55	99	177.3	12.60	53	98	178.6	12.58

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

	30.04.2016										
	volume of loans total, millions of rubles	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	weighted average maturity, months
1	2	3	4	5	6	7	8	9	10		
THE RUSSIAN FEDERATION	30,937	30	624	33.9	7.95	19	411	47.5	7.74		
CENTRAL FEDERAL DISTRICT	21,092	24	497	39.7	7.94	18	341	54.8	7.77		
Belgorod Region	60	0	0	0.0	0.00	0	0	0.0	0.00		
Bryansk Region	22	1	1	46.0	7.00	1	1	46.0	7.00		
Vladimir Region	22	0	0	0.0	0.00	0	0	0.0	0.00		
Voronezh Region	90	0	0	0.0	0.00	0	0	0.0	0.00		
Ivanovo Region	243	0	0	0.0	0.00	0	0	0.0	0.00		
Kaluga Region	101	0	0	0.0	0.00	0	0	0.0	0.00		
Kostroma Region	16	0	0	0.0	0.00	0	0	0.0	0.00		
Kursk Region	70	0	0	0.0	0.00	0	0	0.0	0.00		
Lipetsk Region	38	0	0	0.0	0.00	0	0	0.0	0.00		
Moscow Region	1,696	3	19	107.3	9.15	2	12	132.5	9.18		
Orel Region	93	0	0	0.0	0.00	0	0	0.0	0.00		
Ryazan Region	118	1	13	12.2	4.00	1	13	12.2	4.00		
Smolensk Region	33	0	0	0.0	0.00	0	0	0.0	0.00		
Tambov Region	103	0	0	0.0	0.00	0	0	0.0	0.00		
Tver Region	60	0	0	0.0	0.00	0	0	0.0	0.00		
Tula Region	100	0	0	0.0	0.00	0	0	0.0	0.00		
Yaroslavl Region	33	0	0	0.0	0.00	0	0	0.0	0.00		
Moscow	18,193	19	465	37.8	7.85	14	315	53.6	7.67		

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	4,766	1	69	11.9	7.00	1	69	11.9	7.00
Republic of Karelia	9	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	2	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	290	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	290	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	17	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	157	0	0	0.0	0.00	0	0	0.0	0.00
Leningrad Region	220	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	17	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	2	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	133	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	3,919	1	69	11.9	7.00	1	69	11.9	7.00
SOUTHERN FEDERAL DISTRICT	898	1	1	6.0	5.50	0	0	0.0	0.00
Republic of Adygeya (Adygeya)	5	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	4	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	106	1	1	6.0	5.50	0	0	0.0	0.00
Astrakhan Region	62	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	522	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	199	0	0	0.0	0.00	0	0	0.0	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	131	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Dagestan	6	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	2	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	1	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	111	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	2,156	3	37	8.5	10.50	0	0	0.0	0.00
Republic of Bashkortostan	413	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	4	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	19	1	15	11.7	8.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	521	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	35	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia	94	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	131	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	27	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	216	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	118	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	96	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	395	2	22	6.3	13.60	0	0	0.0	0.00
Saratov Region	70	0	0	0.0	0.00	0	0	0.0	0.00
Ulyanovsk Region	17	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	717	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	77	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	339	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area – Yugra	47	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	3	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	289	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	288	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	767	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	9	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	4	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	81	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	3	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	137	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	36	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region	349	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	79	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	44	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	25	0	0	0.0	0.00	0	0	0.0	0.00
FAR-EASTERN FEDERAL DISTRICT	407	1	19	11.3	9.00	0	0	0.0	0.00
Republic of Sakha (Yakutia)	13	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	16	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	286	1	19	11.3	9.00	0	0	0.0	0.00
Khabarovsk Territory	20	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	68	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	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 Daghestan	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
<b>CENTRAL FEDERAL DISTRICT</b>	<b>839.12</b>	<b>792.41</b>	<b>712.39</b>	<b>1,083.72</b>	<b>654.66</b>
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
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>273.55</b>	<b>250.19</b>	<b>219.43</b>	<b>353.17</b>	<b>228.34</b>
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
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>131.11</b>	<b>113.66</b>	<b>107.35</b>	<b>176.44</b>	<b>112.14</b>
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
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>16.08</b>	<b>15.90</b>	<b>14.02</b>	<b>22.18</b>	<b>13.90</b>
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 Insurers' Premiums and Payoffs

Table 6.6.1

*(millions of rubles)*

	January–September 2015		January–December 2015	
	insurance premiums	payoffs	insurance premiums	payoffs
	1	2	3	4
<b>THE RUSSIAN FEDERATION</b>	769,075.1	364,473.6	1,023,819.3	509,217.5
<b>CENTRAL FEDERAL DISTRICT</b>	448,882.0	204,288.8	590,421.6	290,642.6
Belgorod Region	3,670.5	1,541.6	4,846.3	2,098.8
Bryansk Region	2,335.5	1,034.7	3,236.6	1,422.7
Vladimir Region	3,754.8	1,800.4	5,160.0	2,414.0
Voronezh Region	5,702.3	2,685.1	7,813.0	3,843.7
Ivanovo Region	2,147.5	1,473.6	2,919.9	2,041.5
Kaluga Region	2,618.7	1,324.9	3,520.2	1,777.0
Kostroma Region	1,359.3	551.8	1,847.8	729.7
Kursk Region	2,408.4	1,032.0	3,202.5	1,570.8
Lipetsk Region	2,551.5	1,362.2	3,410.4	1,896.8
Moscow Region	22,556.7	8,561.1	30,969.1	11,541.1
Orel Region	1,388.7	559.5	1,889.7	882.1
Ryazan Region	3,348.3	1,667.3	4,601.4	2,255.1
Smolensk Region	2,634.3	1,116.9	3,563.8	1,534.4
Tambov Region	1,863.4	826.5	2,395.1	1,017.4
Tver Region	3,153.0	1,454.6	4,279.5	1,939.4
Tula Region	3,668.1	1,571.7	6,020.0	2,143.5
Yaroslavl Region	3,622.3	1,923.7	4,978.7	2,625.0
Moscow	380,085.9	173,801.0	495,754.1	248,908.7
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	77,580.3	39,549.5	105,720.0	53,711.4
Republic of Karelia	1,818.4	905.9	2,557.1	1,163.2
Republic of Komi	2,636.9	1,165.1	3,547.8	1,540.7
Arkhangelsk Region	3,056.1	1,734.2	4,226.0	2,327.2
Nenets Autonomous Area	65.8	24.0	97.1	32.0
Arkhangelsk Region, excluding Nenets Autonomous Area	2,990.3	1,710.2	4,129.0	2,295.3
Vologda Region	4,350.5	2,222.0	5,741.6	3,040.9
Kaliningrad Region	2,844.0	1,215.1	3,971.2	1,715.4
Leningrad Region	3,689.2	1,186.2	4,989.4	1,646.2
Murmansk Region	2,385.4	1,490.3	3,310.3	1,948.0
Novgorod Region	1,557.6	781.2	2,135.4	1,023.3
Pskov Region	1,308.2	504.5	1,791.3	684.0
Saint Petersburg	53,933.9	28,345.1	73,449.8	38,622.4
<b>SOUTHERN FEDERAL DISTRICT</b>	33,171.8	16,950.5	46,401.5	23,952.3
Republic of Adygeya (Adygeya)	500.9	283.9	713.1	430.8
Republic of Kalmykia	234.5	113.6	342.7	174.7
Krasnodar Territory	16,076.4	8,195.6	23,047.2	11,629.6
Astrakhan Region	2,616.3	1,108.2	3,340.1	1,509.5
Volgograd Region	5,107.6	2,845.9	6,886.9	4,104.2
Rostov Region	8,636.2	4,403.4	12,071.6	6,103.5
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	8,761.2	4,564.5	12,520.7	6,413.6
Republic of Daghestan	1,249.1	500.1	1,746.9	795.6
Republic of Ingushetia	225.6	92.0	262.5	119.3
Kabardino-Balkar Republic	652.1	299.7	938.4	431.4
Karachay-Cherkess Republic	398.3	263.8	560.6	386.2
Republic of North Ossetia – Alania	563.6	160.0	765.4	237.3
Chechen Republic	445.8	155.9	604.5	220.5
Stavropol Territory	5,226.6	3,093.0	7,642.5	4,223.4

**Table 6.6.1 (end)**  
(millions of rubles)

	1	2	3	4
<b>VOLGA FEDERAL DISTRICT</b>	<b>89,960.4</b>	<b>45,723.0</b>	<b>120,386.9</b>	<b>62,552.4</b>
Republic of Bashkortostan	10,317.4	5,543.8	13,809.3	7,580.2
Mari El Republic	1,501.5	641.8	2,070.1	874.3
Republic of Mordovia	1,599.4	779.0	2,115.8	1,070.7
Republic of Tatarstan (Tatarstan)	18,119.9	9,139.0	23,940.4	12,644.3
Udmurt Republic	4,238.1	1,969.1	5,716.7	2,723.8
Chuvash Republic – Chuvashia	2,823.9	1,323.8	3,847.3	1,757.5
Perm Territory	8,446.3	4,200.4	11,256.9	5,668.7
Kirov Region	3,081.2	1,521.9	4,145.7	2,098.1
Nizhny Novgorod Region	11,369.2	6,614.6	15,382.1	9,085.0
Orenburg Region	5,063.7	2,499.0	6,430.8	3,248.5
Penza Region	2,707.9	1,264.4	3,627.6	1,639.0
Samara Region	12,166.6	6,076.3	16,637.3	8,280.1
Saratov Region	5,238.2	2,902.9	7,011.4	4,151.6
Ulyanovsk Region	3,287.1	1,247.0	4,395.5	1,730.7
<b>URALS FEDERAL DISTRICT</b>	<b>47,388.6</b>	<b>24,711.7</b>	<b>63,357.1</b>	<b>33,496.8</b>
Kurgan Region	1,449.4	650.3	1,925.2	908.4
Sverdlovsk Region	15,476.8	7,506.6	21,105.0	10,231.9
Tyumen Region	19,687.4	10,295.7	25,851.8	13,745.9
Khanty-Mansi Autonomous Area – Yugra	9,890.4	5,320.9	12,858.2	7,139.6
Yamal-Nenets Autonomous Area	2,427.0	1,323.5	3,182.7	1,808.8
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	7,369.9	3,651.3	9,810.9	4,797.5
Chelyabinsk Region	10,775.0	6,259.0	14,475.1	8,610.6
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>46,171.6</b>	<b>21,834.5</b>	<b>61,166.0</b>	<b>29,072.3</b>
Altai Republic	328.1	67.0	444.1	109.9
Republic of Buryatia	1,452.4	823.0	1,950.5	1,124.0
Republic of Tuva	210.6	103.5	288.3	142.7
Republic of Khakassia	906.9	471.4	1,173.7	595.4
Altai Territory	3,991.0	1,673.9	5,375.7	2,296.3
Trans-Baikal Territory	1,409.7	450.7	1,840.1	636.6
Krasnoyarsk Territory	7,450.3	3,772.5	10,050.2	5,185.7
Irkutsk Region	7,230.5	3,546.3	9,115.8	4,492.2
Kemerovo Region	6,818.6	3,518.7	9,092.6	4,645.0
Novosibirsk Region	8,817.9	3,996.6	12,092.5	5,321.8
Omsk Region	4,676.5	2,084.6	5,934.6	2,743.8
Tomsk Region	2,879.0	1,326.4	3,808.0	1,778.8
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>16,763.7</b>	<b>6,813.9</b>	<b>23,269.4</b>	<b>9,292.9</b>
Republic of Sakha (Yakutia)	2,266.5	1,037.6	3,006.4	1,272.3
Kamchatka Territory	568.0	210.5	784.9	285.7
Primorye Territory	5,817.3	2,421.3	7,966.3	3,381.0
Khabarovsk Territory	4,469.0	1,889.8	6,066.1	2,579.4
Amur Region	1,507.0	616.9	1,974.3	868.2
Magadan Region	421.1	114.1	552.6	164.9
Sakhalin Region	1,466.8	450.5	2,017.4	636.1
Jewish Autonomous Region	209.1	66.6	394.9	91.6
Chukotka Autonomous Area	38.8	6.5	506.5	13.8
<b>CRIMEA FEDERAL DISTRICT</b>	<b>395.5</b>	<b>37.3</b>	<b>576.1</b>	<b>83.2</b>
Republic of Crimea	315.4	27.1	470.3	66.2
Sevastopol	80.1	10.2	105.8	17.0

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.



Table 6.6.2

## Private Pension Funds' Performance

	Q1 2016						
	number of participants, persons	pension reserves – total, millions of rubles	number of insured participants, persons	pension savings (market value), millions of rubles	payments of pension benefits under non-governmental pension provision, millions of rubles	pension contributions – total, millions of rubles	number of participants receiving pensions, persons
	1	2	3	4	5	6	7
THE RUSSIAN FEDERATION	5,716,437	1,020,296.8	29,372,395	1,991,033.6	16,960.1	21,198.6	1,568,034
CENTRAL FEDERAL DISTRICT	4,793,691	961,688.8	26,339,373	1,827,571.8	15,489.2	19,793.4	1,251,841
Belgorod Region	-	-	-	-	-	-	-
Bryansk Region	-	-	-	-	-	-	-
Vladimir Region	-	-	-	-	-	-	-
Voronezh Region	-	-	-	-	-	-	-
Ivanovo Region	-	-	-	-	-	-	-
Kaluga Region	-	-	-	-	-	-	-
Kostroma Region	-	-	-	-	-	-	-
Kursk Region	-	-	-	-	-	-	-
Lipetsk Region	28,323	2,907.3	103,780	6,471.4	35.1	74.7	4,268
Moscow Region	-	-	-	-	-	-	-
Orel Region	-	-	-	-	-	-	-
Ryazan Region	-	-	-	-	-	-	-
Smolensk Region	-	-	-	-	-	-	-
Tambov Region	-	-	-	-	-	-	-
Tver Region	-	-	-	-	-	-	-
Tula Region	-	-	-	-	-	-	-
Yaroslavl Region	-	-	-	-	-	-	-
Moscow	4,765,368	958,781.5	26,235,593	1,821,100.4	15,454.1	19,718.7	1,247,573
NORTH-WESTERN FEDERAL DISTRICT	100,256	2,616.1	2,146,235	102,010.7	53.2	36.3	9,879
Republic of Karelia	-	-	-	-	-	-	-
Republic of Komi	-	-	-	-	-	-	-
Arkhangelsk Region	-	-	-	-	-	-	-
Nenets Autonomous Area	-	-	-	-	-	-	-
Arkhangelsk Region, excluding Nenets Autonomous Area	-	-	-	-	-	-	-
Vologda Region	-	-	-	-	-	-	-
Kaliningrad Region	-	-	-	-	-	-	-

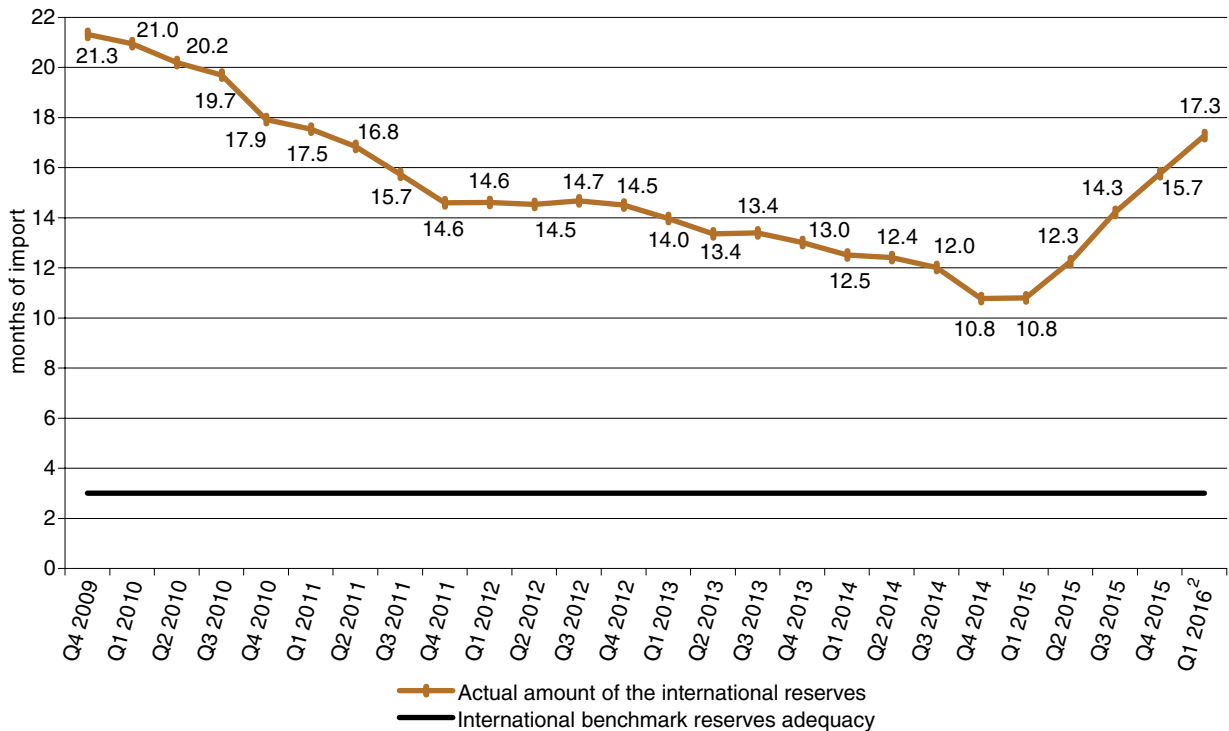
Table 6.6.2 (cont.)

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

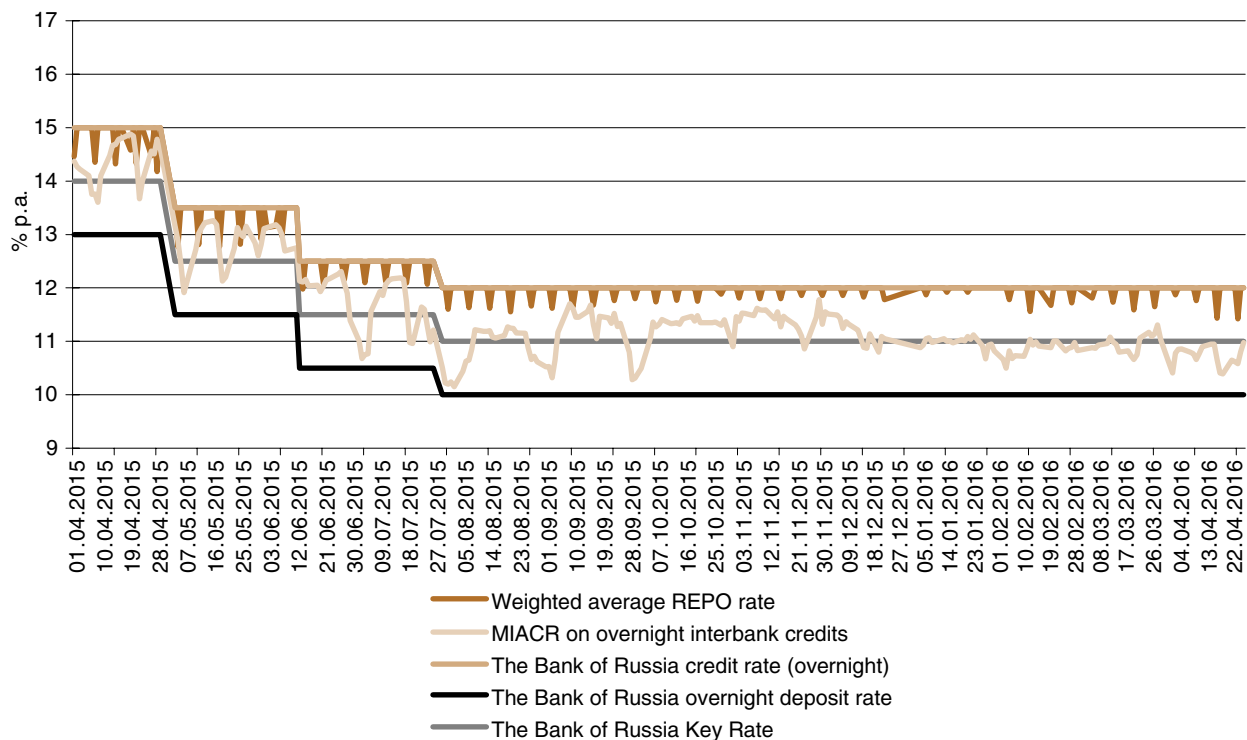


## 7. CHARTS AND DIAGRAMS

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



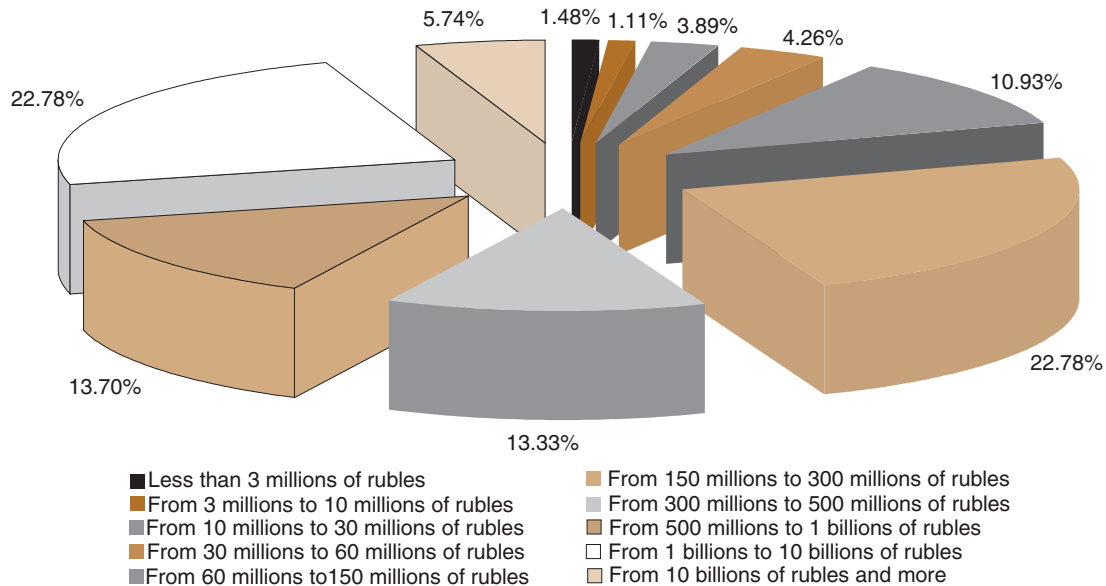
### 7.2. Interest Rates Dynamics in April, 2015 — April, 2016



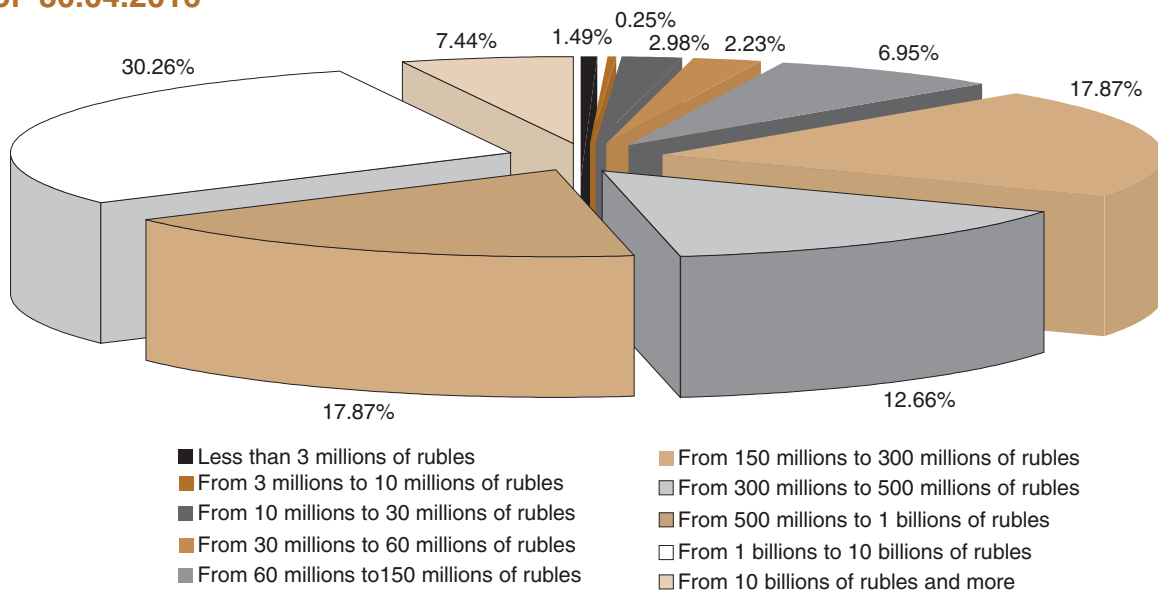
<sup>1</sup> See also the methodological comments to the table 1.11 "International Reserves of the Russian Federation".

<sup>2</sup> Estimated value.

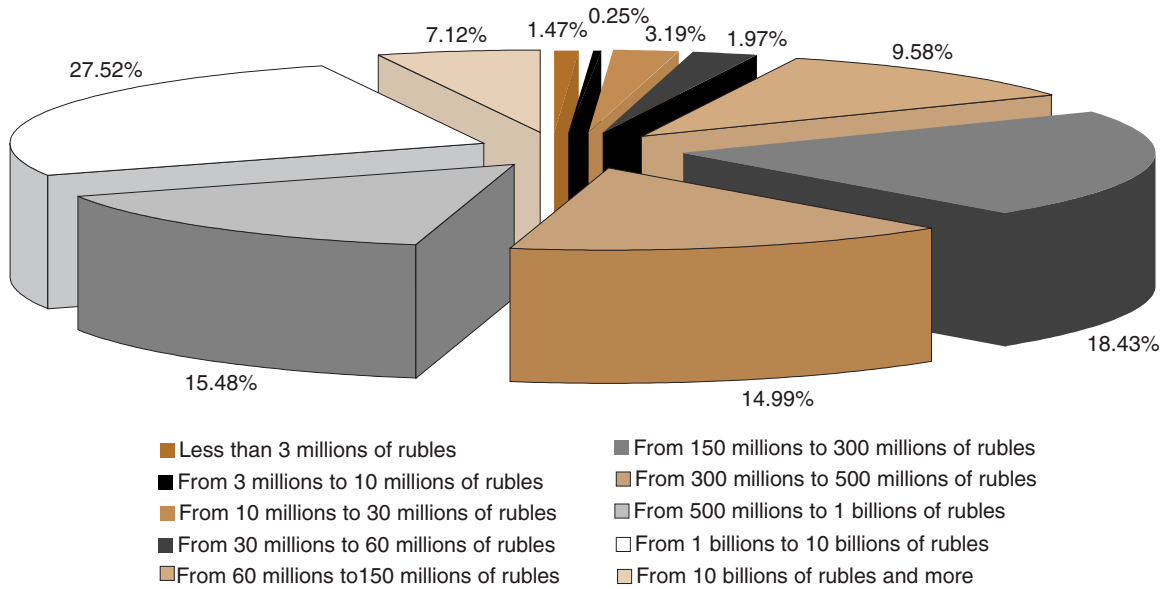
**7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 404-P, on 09.08.2013, Grouped by Size of Registered Authorized Capital as of 30.04.2016**



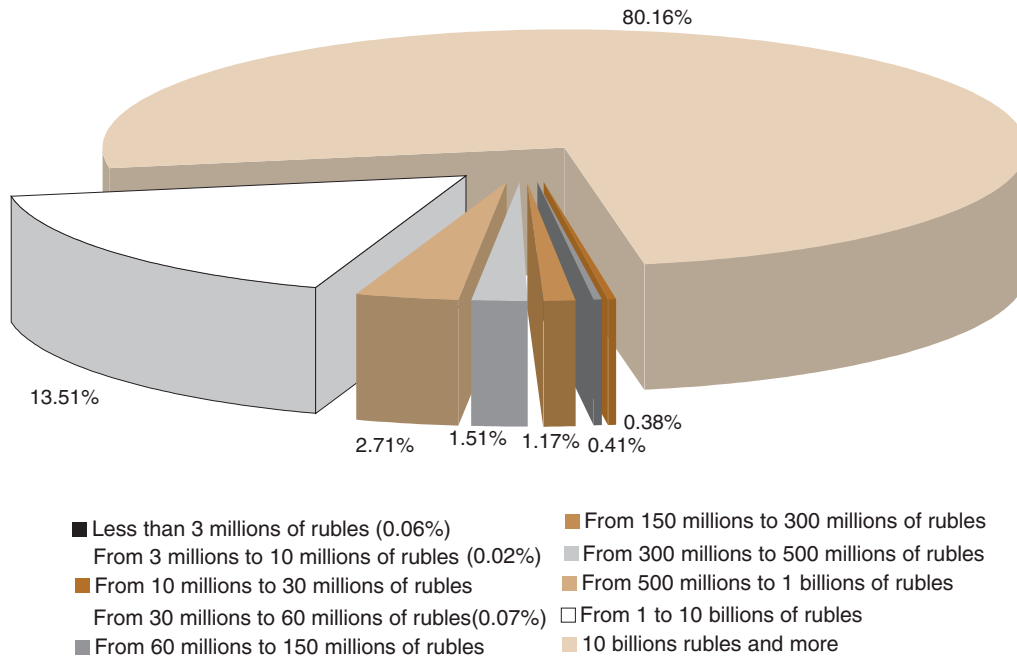
**7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 04.08.2003, Grouped by Size of Registered Authorized Capital as of 30.04.2016**



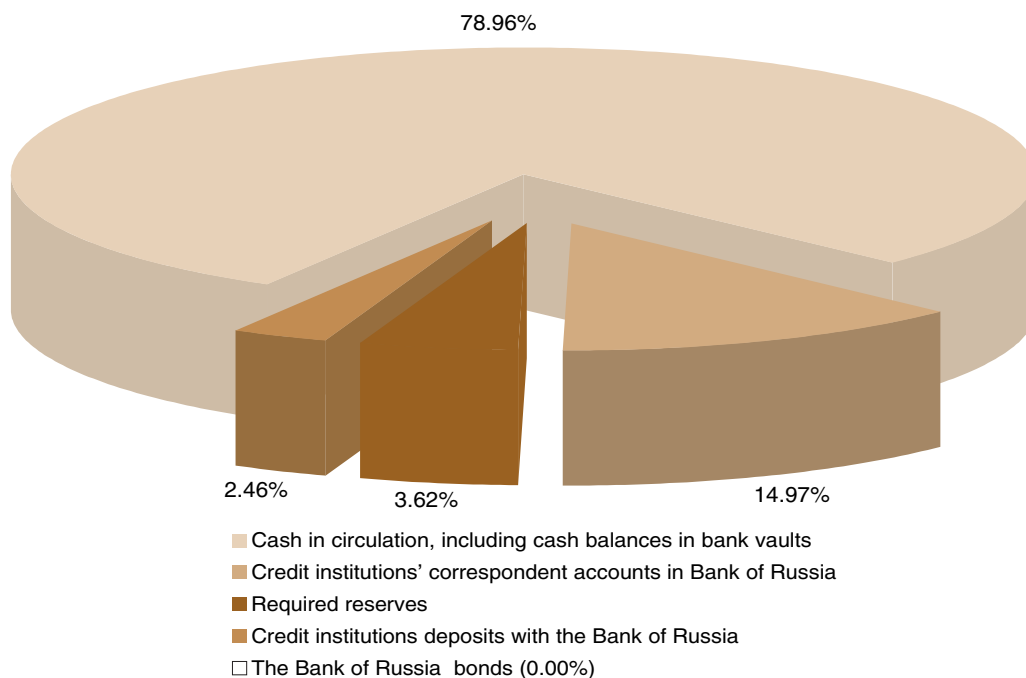
**7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 30.04.2016**



### 7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from May 12 to June 08, 2016 (Credit Institutions Grouped by Size of Registered Authorized Capital)



### 7.7. Structure of Broad Monetary Base as of 30.04.2016

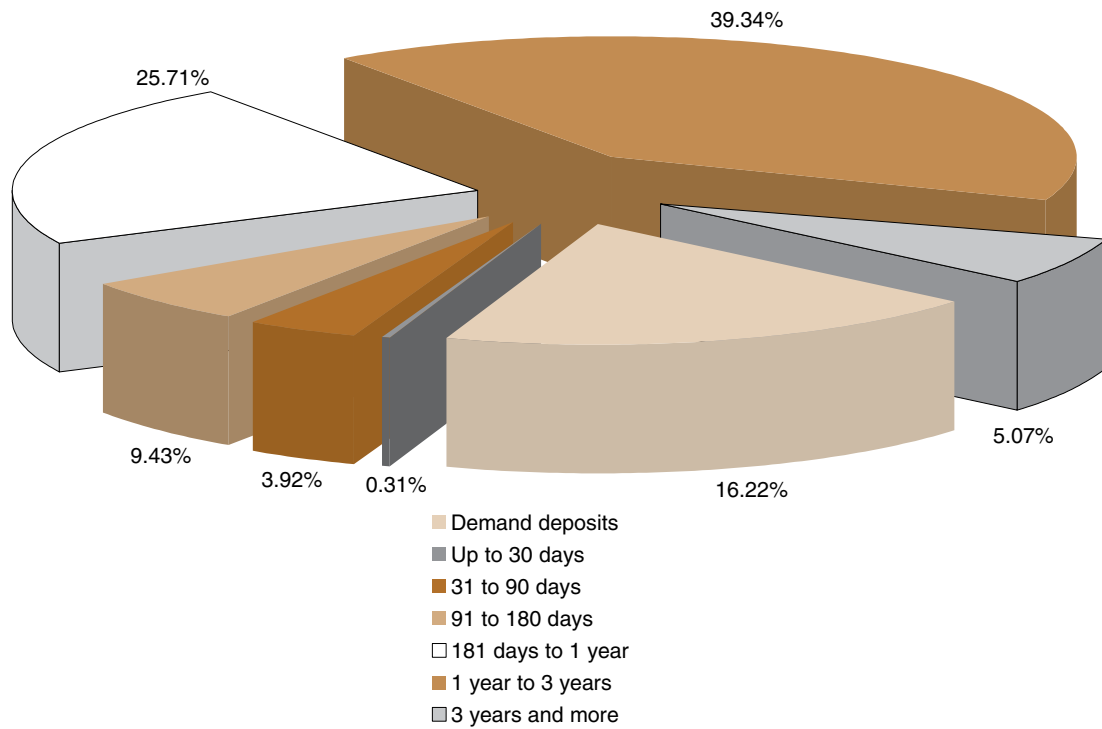


### 7.8. Ruble Exchange Rate Dynamics in April, 2014 — April, 2016

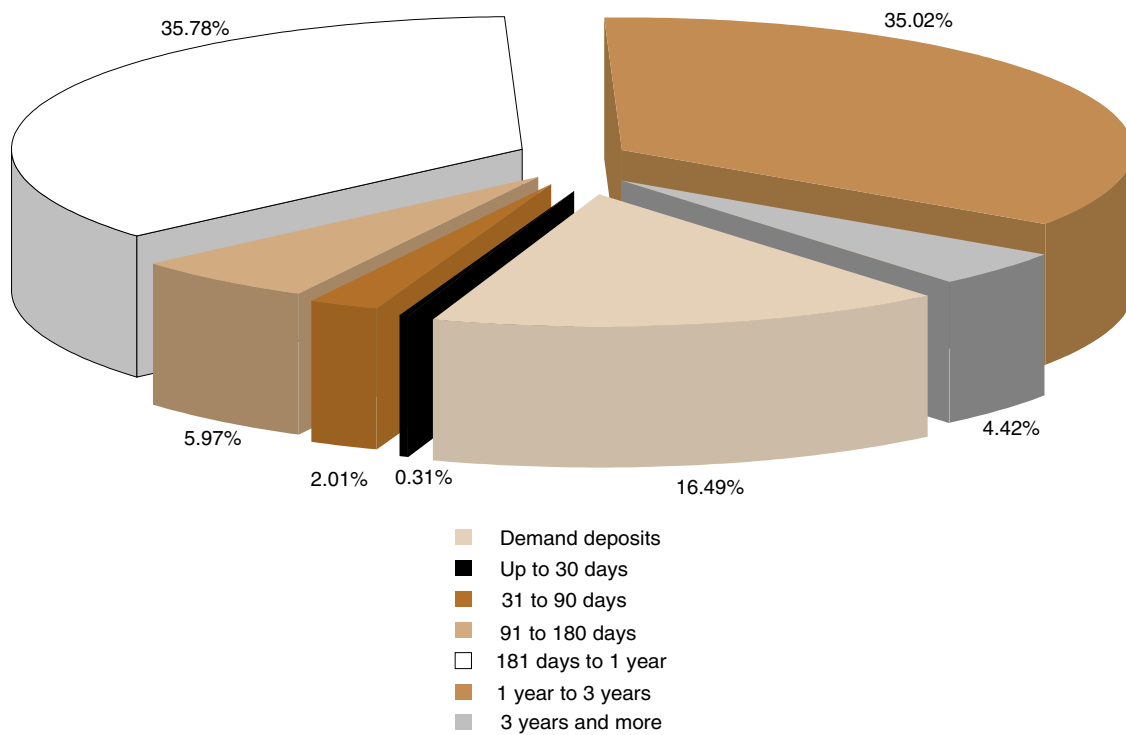




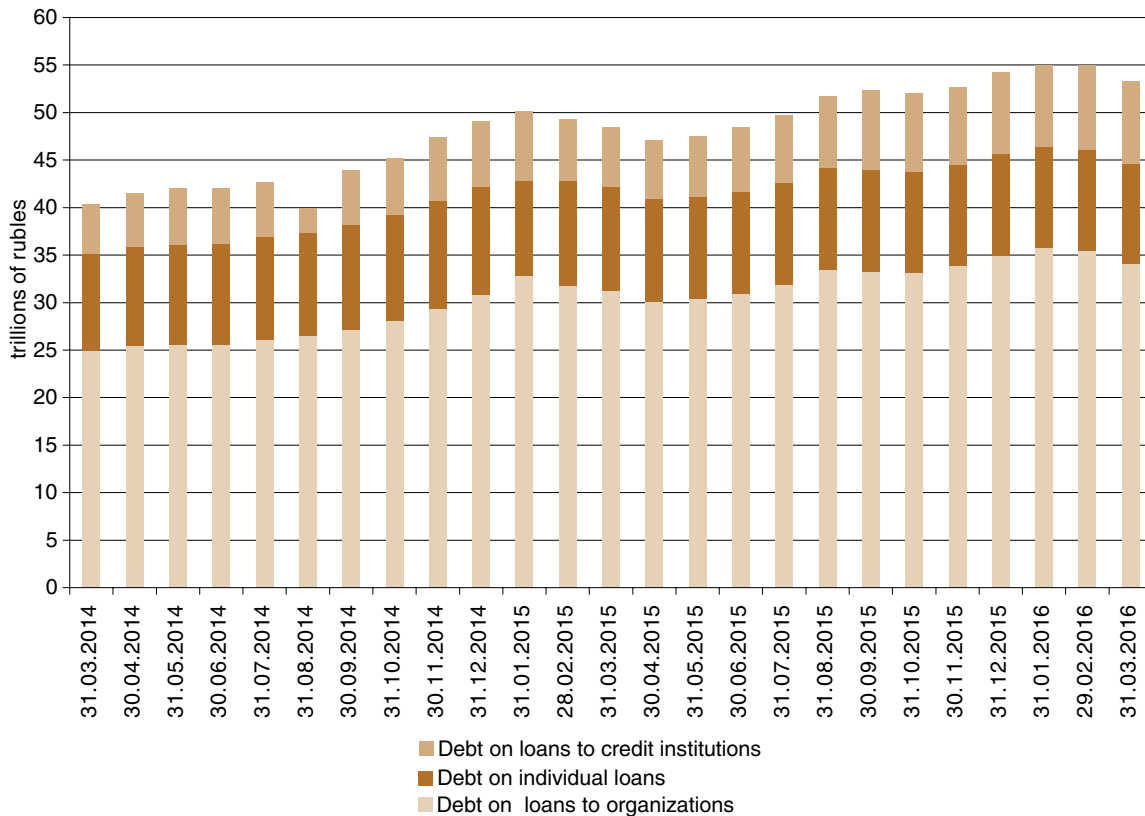
### 7.9. Structure of Individual Deposits Denominated in Rubles as of 31.03.2015



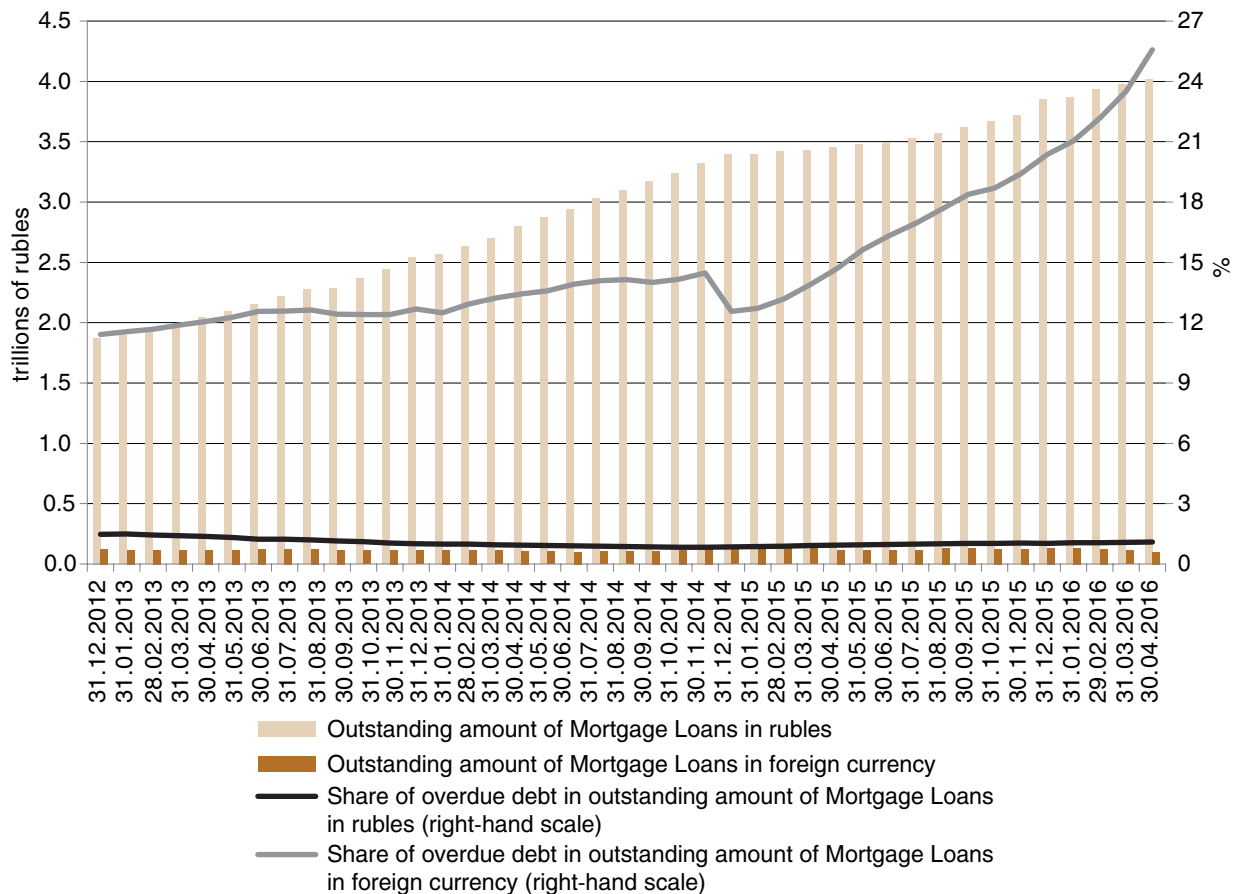
### as of 31.03.2016



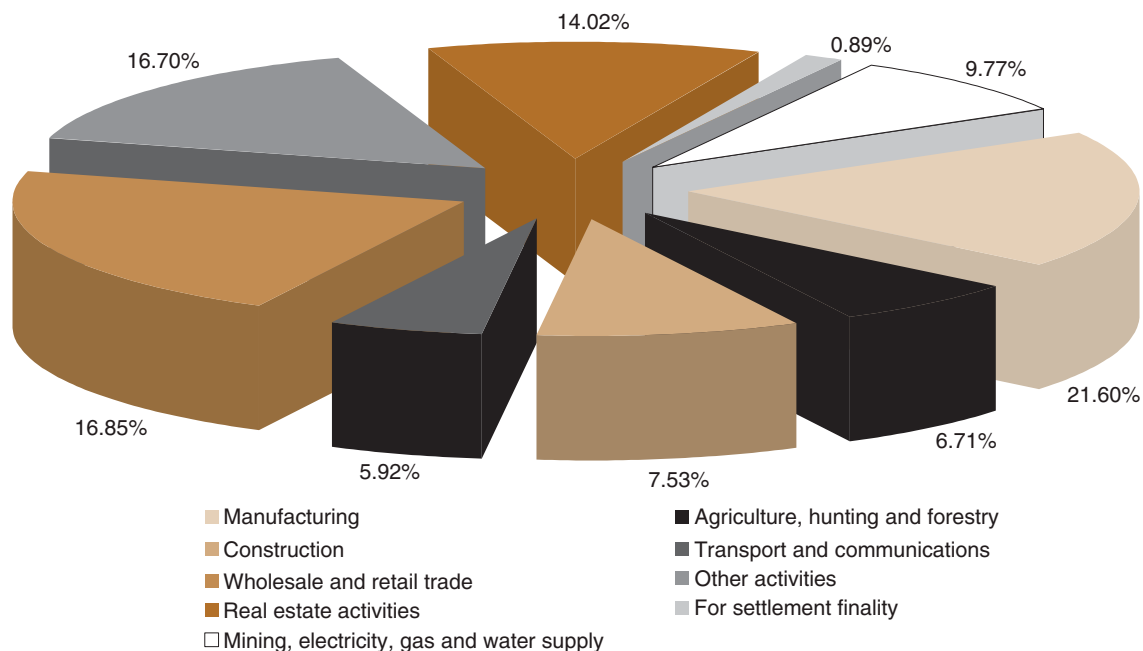
### 7.10. Dynamics of Debt on Loans Extended



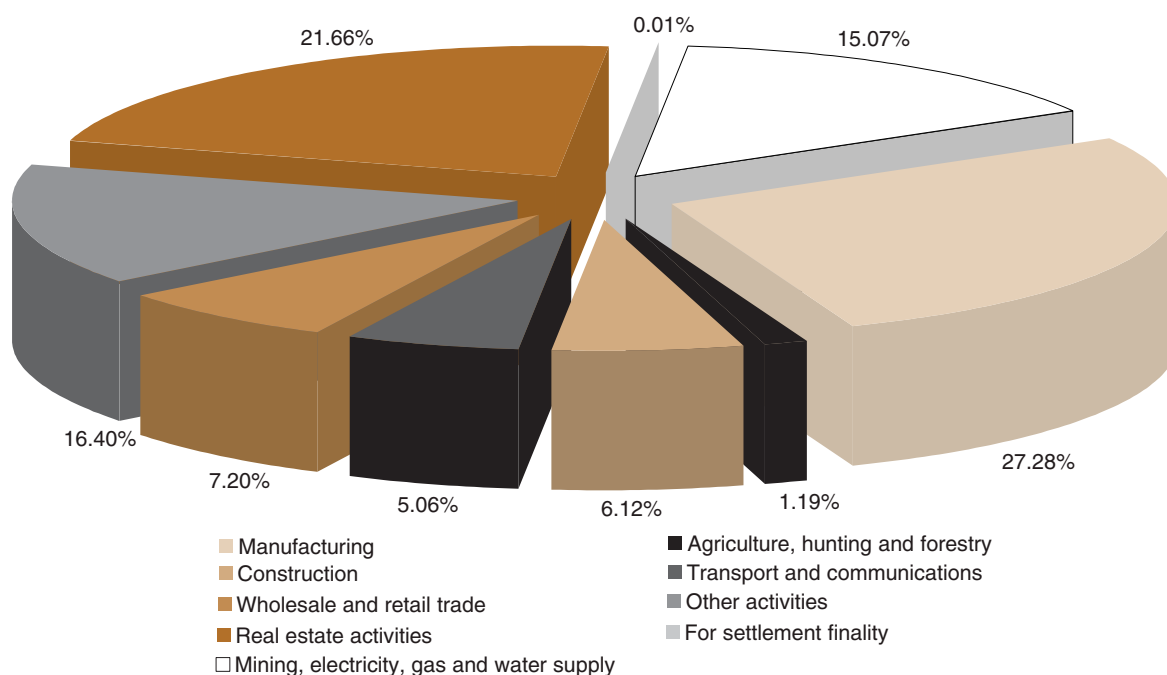
### 7.11. Outstanding amount of Mortgage loans



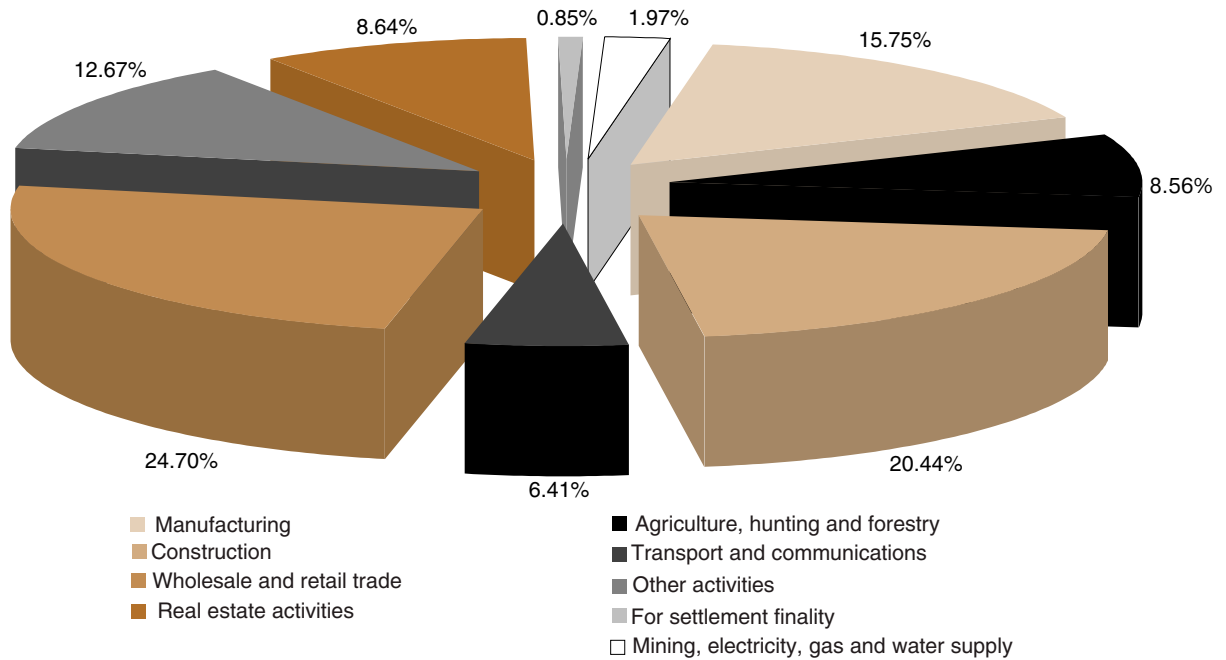
### 7.12. Structure of Ruble-Denominated Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.04.2016



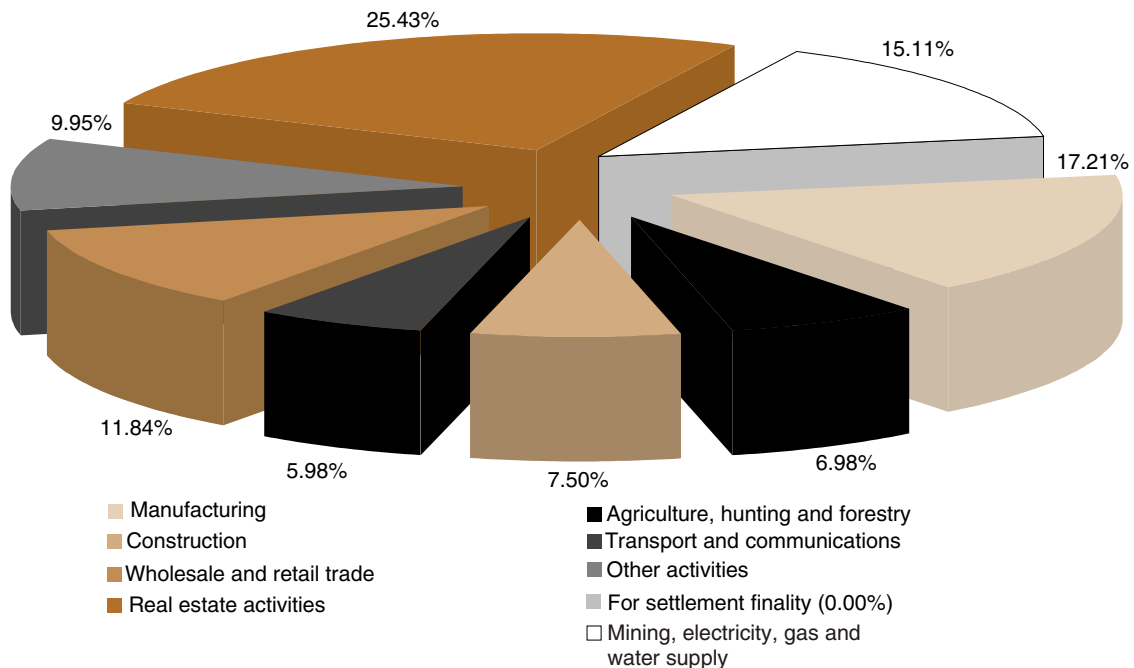
### 7.13. Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.04.2016



### 7.14. Structure of Ruble-Denominated Overdue Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.04.2016



### 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 30.04.2016



## 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.

**Table 4.2.5**  
**Savings (Deposit) Certificates,**  
**Bonds Issued by Credit Institutions and Derivatives**

**General Provisions**

The table contains data on Russian and foreign currency funds raised by credit institutions by issue of debt securities (deposit and savings certificates and bonds) and also data on derivatives at fair value being a liability. Nominal values of the deposit and savings certificates and bonds are provided with a breakdown by their maturities. Absent data for specific periods means no borrowing in the period. This table does not include interest and coupon accrued on securities issued.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Account Book of a Credit Institution" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

**Individual Indicators Highlights**

**Savings (deposit) certificate** is a kind of time deposit (see the commentary to the indicator "Time deposits" in the tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organizations Accepted by Credit Institutions") and a security that certifies the amount of deposits made with a credit institution and the right of the depositor (certificate-holder) to receive, upon the expiry of the agreed term, the deposit and interest indicated in the certificate in the credit institution that issued the certificate or any of its branches. The savings certificates (certificates of deposit) are denominated in rubles. For more detailed information about savings certificates and certificates of deposit, see the Regulation "On Savings and Deposit Certificates Issued by Credit Institutions", approved by Bank of Russia Ordinance No. 333-U dated August 31, 1998. In the tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organizations Accepted by Credit Institutions", the savings certificates and certificates of deposit are included in organizations' and individual deposits, respectively.

**Bond** is a financial security providing the holder's right for receiving, in due time, the nominal value of the bond or some other tangible equivalent. Bonds also provide fixed interest payments or some other tangible equivalent.

**Derivatives** at fair value being a liability.

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

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

**General Provisions**

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

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Account Book of a Credit Institution" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

**Individual Indicators Highlights**

**Bill** — direct financial liability that is completed in a legally prescribed form and issued by a promissor to a billholder and gives the latter an unconditional right to make claims to the promissor in terms of specific amount, time and place.

**Banking bill of exchange** — a bill that is mainly used for raising funds by a credit institution.

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

**Bank acceptance** — a bill secured by the credit institution's unconditional obligation to pay a specific amount after a certain period (as accepted by the credit institution).

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

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

### Subsection 4.3 Lending

Table 4.3.1

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

##### General Provisions

The table shows data covering major investment activity of banks, that is, extending loans and deposits and other funds to resident and nonresident customers. The data shows lending account balances as of a reporting date with a breakdown by currencies (rubles and foreign currency), borrowers (individuals, organizations and credit institutions) and loan maturities (as indicated in credit agreements).

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Account Book of a Credit Institution" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

##### Individual Indicators Highlights

**Total loans, deposits and other funds extended to organizations (except general and local government and extrabudgetary funds), individuals and credit institutions** show amounts borrowed by clients from credit institutions on all of these categories of funds, including overdue debt. In addition to amounts borrowed by individuals, organizations and credit institutions, the total includes loans extended to foreign governments, as well as debt and arrears on operations with precious metals, other than operations with credit institutions.

**Loans extended to individuals in rubles and foreign currency** are amounts borrowed by resident and nonresident individuals, other than individual entrepreneurs, including overdue debt.

**Loans and other funds extended in rubles and foreign currency to organizations (except general and local government and extrabudgetary funds)** with a breakdown by their maturities are amounts borrowed by all categories of resident and nonresident financial organizations, other than credit institutions, and by nonfinancial organizations (including loans provided to individual entrepreneurs), without overdue debt. (The structure of financial (other than credit institutions) and nonfinancial organizations corresponds to concepts "other financial institutions" and "nonfinancial organizations" in notes to the table "Central Bank Survey"). Loans provided for terms of up to 30 days include on-demand and overdraft loans (an overdraft loan is a loan extended to a borrower who has a shortage of funds available on its current account).

**Loans, deposits and other funds extended to credit institutions and nonresident banks in rubles and foreign currency** are amounts borrowed, deposits and other funds provided to other banks and credit institutions, including overdue debt.

Table 4.3.2

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

Table 4.3.3

#### Weighted Average Interest Rates on Loans to Individuals in US Dollars

Table 4.3.4

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

Table 4.3.5

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

Table 4.3.6

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

Table 4.3.7

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

##### General Provisions

The tables contain weighted average interest rates on loans extended by credit institutions in ruble, US dollar and euro. The data are presented with a breakdown by type of borrowers (individuals, and nonfinancial organizations residents and non-residents) and loan maturities.

The source of information is a Report Form 0409128 "Weighted Average Interest Rates Funds Extended by Credit Institutions" compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

This information is available on the Bank of Russia's website.

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

##### Individual Indicators Highlights

**Weighted average interest rates on loans to individuals / nonfinancial organizations** are weighted average annual rates on loans in the reporting month and are calculated by the formula:

$$\bar{p} = \frac{\sum PV}{\sum V}, \text{ where}$$

$\bar{p}$  — weighted average loan interest rate;

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

V — amount of loan as included in an agreement.

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

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

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

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

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

#### General Provisions

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

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

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

#### General Provisions

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

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

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

#### General Provisions

The table presents performance indicators of unit investment funds, broken down by types of unit investment funds: number of personal accounts in registers of investment fund share holders, value of net assets of unit investment funds, volumes of issue and volumes of redemption.

The indicators are compiled on the basis of aggregated data from the Statements of Owners of Investment Shares in Unit Investment Funds, Notes of Net Asset Values of Unit Investment Funds, and Statements of Changes in Net Asset Values of Unit Investment Funds, submitted to the Bank of Russia by asset management companies of unit investment funds as prescribed in the Regulation on Reporting by Joint Stock Investment Funds and Reporting by the Management Company of a Unit Investment Fund, approved by Federal Securities Commission Resolution No. 03-41/ps, dated October 22, 2003.

#### Individual Indicators Highlights

Indicator **Number of Personal Accounts in the Registers of Investment Fund Shareholders** reflects the number of personal accounts opened in registers of unit investment funds.

Indicator **Value of Net Assets** captures aggregate values of the net assets of operational unit investment funds.

Indicator **Issue of Investment Shares** reflects an aggregate amount of issued investment shares in unit investment funds in the reporting period. The indicator is shown as a year to date total.

Indicator **Redemption of Investment Shares** reflects an aggregate amount of redeemed investment shares in unit investment funds in the reporting period, also shown as a 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 are compiled on the basis of statistical reporting provided by insurers 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'.

#### 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 or beneficiary upon the occurrence of the insured event (insurance benefit), and other payouts under insurance contracts.

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

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

### General Provisions

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

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

### Individual Indicators Highlights

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

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

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

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

### General Provisions

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

### Individual Indicators Highlights

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

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

### General Provisions

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

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

### Individual Indicator Highlights

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

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

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

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

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

### General Provisions

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

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

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

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

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

### Individual Indicators Highlights

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

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

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

BESP system and included in the BESP System Participants Manual.

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

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

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

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

#### General Provisions

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

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

#### Individual Indicator Highlights

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

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

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

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

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

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

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

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

#### General Provisions

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

#### Individual Indicator Highlights

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

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

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

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

#### General Provisions

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

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

#### Individual Indicator Highlights

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

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

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

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

## Section 6. Regional Section

The information in the tables of *Regional Section* is formed according to the federal structure of the Russian Federation<sup>1</sup>, set up by the Constitution of the Russian Federation (Article 5) with a breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by President of the Russian Federation Decree dated May 13, 2000 No. 849.

### Subsection 6.1

#### Direct Investment of the Russian Federation

Table 6.1.1

#### Outward Direct Investment of the Russian Federation by Region of Resident's Registration

##### General Provisions

The table covers resident direct investors' assets in foreign direct investment enterprises, resident direct investment enterprises claims on direct investors and claims on non-resident fellow enterprises.

Data on direct investment are part of BoP financial account data. They are compiled according to the asset/liability principle which implies that claims on nonresidents and equity participation in foreign enterprises represent gross value of assets of stocks and net flows of transactions for each category of direct investment. Direct investment flows include transactions with equity (ordinary shares, participating preferred shares, other equity and real estate), reinvestment of earnings and debt instruments.

The above-mentioned data cover transactions of both banks and other sectors and include inflows, outflows and balance of direct investment for the reporting period. The table is published quarterly in millions of US dollars.

Sources of information comprise reports of Russian residents on international transactions, regularly provided to the Bank of Russia in particular by credit institutions, nonbanking custodians, other financial corporations, nonfinancial corporations as well as partner countries data and expert estimates.

Direct investment data by region of resident's registration are available on the Bank of Russia's website.

##### Individual Indicators Highlights

Inflows and outflows include transactions leading to an acquisition/disposal of foreign assets in the form of equity, reinvestment of earnings and debt instruments.

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

Table 6.1.2

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

##### General Provisions

The table covers liabilities of resident direct investment enterprises to their direct investors, resident direct investors to direct investment enterprises and liabilities of resident enterprises to nonresident fellow enterprises.

Data on direct investment are part of BoP financial account data. They are compiled according to the asset/liability principle which implies that liabilities to nonresidents and their equity participation in Russian enterprises represent gross value of liabilities of stocks and net flows of transactions for each category of direct investment. Direct investment flows include transactions with equity (ordinary shares, participating preferred shares, other equity and real estate), reinvestment of earnings and debt instruments.

The above-mentioned data cover transactions of both banks and other sectors and include inflows, outflows and balance of direct investment for the reporting period. The table is published quarterly in millions of US dollars.

Sources of information comprise reports of Russian residents on international transactions, regularly provided to the Bank of Russia in particular by credit institutions, nonbanking custodians, other financial corporations, nonfinancial corporations as well as partner countries data and expert estimates.

Direct investment data by region of resident's registration are available on the Bank of Russia's website.

##### Individual Indicators Highlights

Inflows and outflows include transactions leading to incur-rence/repayment of foreign liabilities in the form of equity, reinvestment of earnings and debt instruments.

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

### Subsection 6.2

#### Institutional Characteristics

Table 6.2.1  
Number of Credit Institutions  
and Their Branches

##### General Provisions

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

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

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

##### Individual Indicators Highlights

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

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

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

Table 6.2.2  
Number of the Internal Divisions  
of Credit Institutions (Branches)

##### General Provisions

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

##### Individual Indicators Highlights

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

<sup>1</sup> Article 5 of the Russian Federation Constitution establishes that "the Russian Federation consists of republics, territories, regions, cities of federal significance, autonomous regions, autonomous areas which have rights as constituent entities of the Russian Federation".

**Table 6.2.3**  
**Number of Credit Institutions**  
**with Nonresidents Equity**

**General Provisions**

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

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

**Individual Indicators Highlights**

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

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

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

**Table 6.2.4**  
**Credit Institutions**  
**Grouped by Registered Authorized Capital**

**General Provisions**

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

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

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

**Individual Indicators Highlights**

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

**Table 6.2.5**  
**Concentration of Assets of Credit Institutions**

**General Provisions**

The table shows the number of credit institutions registered in the given federal district and their total assets as of corresponding dates. It also shows how many credit institutions cover 80% of total assets.

The source of information is monthly reporting form 0409101 “The Account Book of a Credit Institution” in accordance with Bank of Russia Ordinance No. 2332-U dated November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”, including data of the branches of credit institutions.

**Individual Indicators Highlights**

**The number of credit institutions** signifies the number of operating credit institutions registered in the corresponding federal district of the Russian Federation.

**Assets** are total assets of credit institutions registered in the corresponding federal district (intrabank operations are included on net basis).

**The number of credit institutions covering 80% of assets** signifies the number of credit institutions that cover 80% of total assets of credit institutions registered in the given federal district.

**Table 6.2.6**  
**Credit Institutions Using the Right to Average**  
**the Required Reserves within Averaging Period**  
**from May 12, 2016 to June 08, 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.

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

### Individual Indicators Highlights

**Foreign cash sales to individuals by authorized banks (in US dollar equivalent for all currencies)** — amount of foreign cash sold in the period under review to individuals (residents and nonresidents) for Russian rubles by authorized banks and their branches, internal divisions of authorized banks and their branches located on the territory of the respective constituent entities of the Russian Federation.

**Table 6.5.2  
Foreign Cash Purchases by Authorized Banks  
from Individuals (in US Dollar Equivalent  
for All Currencies)**

### General Provisions

The table contains data on the volume of purchase of foreign cash by authorized banks from individuals in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

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

### Individual Indicators Highlights

**Foreign cash purchases by authorized banks from individuals (in US dollar equivalent for all currencies)** — amount of foreign cash purchased in the period under review from individuals (residents and nonresidents) for Russian rubles by authorized banks and their branches, internal divisions of authorized banks and their branches located on the territory of the respective constituent entity of the Russian Federation.

## Subsection 6.6 Data on the activity of insurers and private pension funds

**Table 6.6.1  
Insurers' Premiums and Payoffs**

### General Provisions

The table reflects volumes of insurance premiums and benefits in the reporting period broken down by federal districts of the Russian Federation.

The indicators are derived from statistical reporting submitted by insurers to the Bank of Russia as required by Law of the Russian Federation No. 4015-1, dated November 27, 1992, 'On the Organisation of Insurance Business in the Russian Federation'.

### Individual Indicators Highlights

Indicator **Insurance Premiums** reflects the payment for insurance that the insured (beneficiary) has to make to the insurer in the manner and timeframes stipulated in the insurance contract.

Indicator **Payoffs** reflects a cash amount determined according to the procedure prescribed in federal legislation and (or) in the insurance contract, to be paid by the insurer to the 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'.