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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 April–July 2016 (the period (or date) to which data to be released relate is shown in parentheses)			
	April	May	June	July
Financial sector				
1. Depository Corporations Survey, end of period ¹	29.04.2016 (03.2016)	31.05.2016 (04.2016)	30.06.2016 (05.2016)	29.07.2016 (06.2016)
2. Central Bank Survey, end of period ¹	14.04.2016 (03.2016)	13.05.2016 (04.2016)	14.06.2016 (05.2016)	14.07.2016 (06.2016)
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)	
5. Stock market: Share Price Index	11.04.2016 (03.2016)	16.05.2016 (04.2016)	10.06.2016 (05.2016)	11.07.2016 (06.2016)
External sector				
6. Balance of Payments, for the reporting quarter, year			30.06.2016 (Q1, 2016)	
7. International Reserves: Official reserve assets (weekly)	weekly, on Thursday			
8. International Reserves: Official reserve assets (monthly), end of period	07.04.2016 (03.2016)	11.05.2016 (04.2016)	07.06.2016 (05.2016)	07.07.2016 (06.2016)
9. Template on international reserves and foreign currency liquidity, end of period	20.04.2016 (03.2016)	20.05.2016 (04.2016)	20.06.2016 (05.2016)	20.07.2016 (06.2016)
10. Merchandise trade, for the reporting month (per balance of payments methodology)	11.04.2016 (02.2016)	12.05.2016 (03.2016)	10.06.2016 (04.2016)	12.07.2016 (05.2016)
11. International investment position, for the reporting quarter, year			30.06.2016 (Q1, 2016)	
12. External Debt, end of period			30.06.2016 (Q1, 2016)	
13. Exchange Rates	every working day			

¹ Preliminary data publication date.

The Central Bank of the Russian Federation disseminates data on the above-mentioned categories on the Bank of Russia's website – subsection IMF Special data dissemination standard (SDDS IMF) of section Statistics.

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The procedure for publication of some table indicators marked with (*) is in compliance with the IMF Special Data Dissemination Standard (SDDS).

Symbols and notes:

– nil

... not available

0.0 and 0.00 non-significant volume

X data are not published

In some cases minor discrepancies between totals and sums of items are due to rounding.

Figures **in bold** are revisions to previously published data.

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

Table 1.1

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

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

Current Account

	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				
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	350,237	173,039	523,275	20,747	11,988	37,387	70,123	593,398	4,256	37,921	964	
2014	325,003	172,760	497,763	20,542	11,759	33,443	65,744	563,507	4,139	42,394	974	
Q1, 2013	86,875	38,276	125,151	4,505	2,535	8,195	15,235	140,386	965	10,589	498	
Q2, 2013	83,997	43,293	127,290	5,328	3,066	9,497	17,891	145,181	1,131	8,162	134	
Q3, 2013	87,473	43,575	131,048	5,582	3,657	9,147	18,386	149,434	1,046	9,429	228	
Q4, 2013	91,893	47,894	139,787	5,331	2,731	10,548	18,610	158,397	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	12,483	329	
Q2, 2014	89,133	43,190	132,323	5,582	3,302	8,450	17,334	149,657	1,055	10,328	210	
Q3, 2014	82,007	43,740	125,746	5,742	3,603	8,499	17,844	143,590	1,032	10,998	271	
Q4, 2014	69,833	46,848	116,681	4,605	2,287	8,575	15,467	132,148	1,026	8,584	164	
Q1, 2015	54,170	35,429	89,600	3,711	1,905	6,101	11,717	101,317	828	8,790	389	
Q2, 2015	54,933	36,186	91,119	4,393	2,385	6,285	13,062	104,181	890	6,990	193	
Q3, 2015	45,815	32,631	78,446	4,428	2,602	6,169	13,199	91,645	865	9,313	353	

(millions of US dollars)

Table 1.1 (cont.)

(millions of US dollars)

	Secondary income receivable	Total current account receipts (8+9+10+12)	Capital account, received	Import of goods (FOB)	Import of services				Import of goods and services (15+19)	Compensation of employees payable
					transport services	travel	other	total (16+17+18)		
	12	13	14	15	16	17	18	19	20	21
2009	6,369	382,720	497	183,924	9,344	21,019	33,034	63,397	247,321	12,193
2010	7,258	487,155	370	245,680	11,901	26,693	36,685	75,279	320,958	12,131
2011	13,768	629,903	479	318,555	15,415	32,902	43,178	91,495	410,050	13,393
2012	16,459	653,991	622	335,771	16,443	42,798	49,686	108,927	444,698	15,715
2013	17,332	652,907	530	341,337	17,505	53,453	57,425	128,382	469,719	17,426
2014	17,643	627,683	548	308,026	15,420	50,428	55,175	121,022	429,048	14,213
Q1, 2013	3,736	155,676	121	76,577	3,684	9,425	12,593	25,701	102,278	3,857
Q2, 2013	5,147	159,620	93	84,460	4,424	13,530	13,593	31,547	116,007	3,983
Q3, 2013	4,325	164,234	187	87,335	4,712	18,937	14,539	38,188	125,523	4,599
Q4, 2013	4,125	173,377	129	92,965	4,685	11,560	16,700	32,946	125,910	4,986
Q1, 2014	3,632	155,253	154	72,504	3,552	10,338	12,281	26,172	98,675	3,696
Q2, 2014	5,866	166,907	89	80,630	4,108	13,592	14,013	31,713	112,342	3,640
Q3, 2014	3,999	159,619	122	80,480	4,106	17,796	14,527	36,429	116,909	3,716
Q4, 2014	4,146	145,904	183	74,412	3,654	8,701	14,353	26,709	101,121	3,161
Q1, 2015	2,090	113,025	101	44,967	2,526	7,496	10,034	20,056	65,023	2,186
Q2, 2015	3,099	115,161	61	47,996	3,022	9,452	10,152	22,626	70,622	2,218
Q3, 2015	2,368	104,191	82	50,099	3,099	12,206	10,007	25,313	75,411	1,737

Current Account

Table 1.1 (cont.)

Current Account (Intermediate Balances)

(millions of US dollars)

	Investment income and rent payable	Of which investment income payable by general government	Secondary income payable	Total current account expenditure (20+21+22+24)	Capital account, paid	Trade balance (3-15)	Balance on service types			
							transport services (4-16)	travel (5-17)	other (6-18)	total balance (28+29+30)
	22	23	24	25	26	27	28	29	30	31
2009	60,946	1,816	11,876	332,336	12,963	113,231	3,021	-11,653	-8,969	-17,600
2010	73,037	2,069	13,576	419,703	411	146,995	2,971	-17,863	-11,228	-26,120
2011	89,694	2,149	19,493	532,630	349	196,854	1,935	-21,574	-13,817	-33,456
2012	99,704	2,634	22,592	582,709	5,840	191,663	2,718	-32,039	-17,266	-46,587
2013	104,355	3,702	26,607	618,106	925	181,939	3,242	-41,464	-20,037	-58,259
2014	100,170	2,938	25,821	569,252	42,553	189,737	5,122	-38,669	-21,731	-55,278
Q1, 2013	19,259	885	5,250	130,644	124	48,574	822	-6,890	-4,398	-10,466
Q2, 2013	31,312	949	6,490	157,792	127	42,830	904	-10,464	-4,096	-13,657
Q3, 2013	26,770	888	7,604	164,495	420	43,712	870	-15,281	-5,391	-19,802
Q4, 2013	27,015	980	7,263	165,175	254	46,822	646	-8,829	-6,152	-14,335
Q1, 2014	21,619	804	5,479	129,469	332	50,508	1,060	-7,771	-4,361	-11,072
Q2, 2014	32,223	769	6,560	154,765	159	51,693	1,475	-10,290	-5,563	-14,378
Q3, 2014	25,235	741	7,588	153,447	10,096	45,267	1,636	-14,193	-6,029	-18,585
Q4, 2014	21,093	624	6,195	131,571	31,965	42,269	951	-6,415	-5,778	-11,242
Q1, 2015	13,371	481	3,100	83,679	101	44,633	1,184	-5,590	-3,933	-8,339
Q2, 2015	21,918	508	4,486	99,245	218	43,123	1,371	-7,068	-3,867	-9,563
Q3, 2015	15,001	475	4,533	96,682	93	28,348	1,329	-9,604	-3,838	-12,113

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	123,679	-13,170	-66,435	-9,274	34,801	-395	34,406	
2014	134,459	-10,074	-57,776	-8,178	58,432	-42,005	16,426	
Q1, 2013	38,108	-2,892	-8,669	-1,514	25,033	-3	25,029	
Q2, 2013	29,173	-2,853	-23,149	-1,344	1,827	-34	1,793	
Q3, 2013	23,911	-3,552	-17,341	-3,279	-261	-232	-494	
Q4, 2013	32,487	-3,873	-17,275	-3,137	8,202	-125	8,077	
Q1, 2014	39,436	-2,670	-9,135	-1,847	25,784	-178	25,606	
Q2, 2014	37,315	-2,585	-21,895	-693	12,142	-71	12,071	
Q3, 2014	26,682	-2,684	-14,237	-3,589	6,172	-9,974	-3,802	
Q4, 2014	31,027	-2,136	-12,509	-2,049	14,333	-31,782	-17,449	
Q1, 2015	36,294	-1,358	-4,581	-1,010	29,345	0	29,345	
Q2, 2015	33,559	-1,328	-14,928	-1,387	15,916	-158	15,758	
Q3, 2015	16,234	-872	-5,688	-2,165	7,509	-11	7,498	

Current Account (Intermediate Balances)

Table 1.1 (cont.)

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

(millions of US dollars)

	General government liabilities										Central bank' liabilities	Banks' liabilities
	portfolio investment (2+3)	of which		securities in foreign currency	loans	other	total (1+4+5)	7	8			
		securities in rubles	2							3			4	5	6
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				
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	1,597	-24,467				
Q2, 2015	2,226	2,127	99	-111	-20	2,095	-1,084	-10,894				
Q3, 2015	-1,434	31	-1,465	-32	-19	-1,485	459	-15,227				

Table 1.1 (cont.)

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

(millions of US dollars)

	Other sectors' liabilities				Total liabilities (6+7+8+13)	General government assets			Central bank' assets	
	direct investment	portfolio investment	loans	other		loans	other	total (15+16)		
	9	10	11	12	13	14	15	16	17	18
2009	29,906	2,680	1,555	186	34,326	6,597	-9,152	-1,178	-10,329	-57
2010	38,004	-4,937	-6,395	-1,293	25,378	44,928	-6	921	915	30
2011	50,003	-6,226	16,068	-895	58,950	67,499	750	1,718	2,468	7
2012	42,801	-8,128	6,652	-1,566	39,759	92,435	-255	-163	-418	46
2013	60,061	-11,093	44,657	551	94,176	124,389	337	3,851	4,188	-634
2014	18,496	-12,252	-5,777	272	740	-48,884	-34,522	-4,817	-39,338	-529
Q1, 2013	36,586	-1,208	35,711	-236	70,854	86,183	239	396	634	-305
Q2, 2013	5,244	-648	1,398	3,795	9,789	18,775	229	1,005	1,234	-47
Q3, 2013	11,568	-3,187	1,603	-2,327	7,657	7,391	-53	-403	-457	-114
Q4, 2013	6,663	-6,050	5,945	-681	5,876	12,039	-78	2,854	2,776	-168
Q1, 2014	10,512	-5,648	3,601	-262	8,202	2,579	-25	60	36	-517
Q2, 2014	10,594	-1,804	383	3,208	12,380	7,012	-214	757	543	-24
Q3, 2014	-1,081	-3,301	-498	-3,503	-8,383	-23,276	-5,909	-2,907	-8,816	6
Q4, 2014	-1,528	-1,499	-9,263	830	-11,459	-35,199	-28,374	-2,728	-31,101	6
Q1, 2015	2,591	-579	-6,904	-2,477	-7,369	-38,083	332	-161	171	1
Q2, 2015	-924	-202	-3,363	3,172	-1,317	-11,199	64	681	745	-3
Q3, 2015	568	-137	12,523	-3,026	9,929	-6,325	367	-298	69	-2

Table 1.1 (cont.)

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

(millions of US dollars)

	Banks' assets	Other sectors assets										Total assets (17+18+19+26)
		19	20	21	22	23	24	25	26	27		
		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)				
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	60,029	-8,612	7,135	8,607	-1,315	6,783	72,627				81,303
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	-3,939	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	14,991	-1,400	-2,077	2,848	-702	2,991	16,651				49,655
Q2, 2014	13,805	14,967	-2,657	-533	3,705	2,259	2,717	20,457				34,781
Q3, 2014	-24,812	12,180	-3,281	6,769	1,610	-52	-922	16,303				-17,319
Q4, 2014	26,066	17,892	-1,274	2,976	444	-2,819	1,998	19,216				14,186
Q1, 2015	-10,312	5,891	-2,896	3,444	25	147	2,114	8,725				-1,415
Q2, 2015	1,707	3,925	-2,998	2,618	222	-70	1,647	5,345				7,794
Q3, 2015	-4,088	6,892	-5,186	-2,338	311	122	280	81				-3,939

Table 1.1 (end)

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

(millions of US dollars)

	Balances on financial account items				other sectors (26-13)	Financial account balance (except reserve assets) (28+29+30+31)=(27-14)	Net errors and omissions	Change in reserve assets ("+" increase / "-" decrease)
	general government (17-6)	central bank (18-7)	banks (19-8)					
			28	29					30	31
2009	-12,768	-12,035	32,383	20,562	28,142	-6,399	3,377	
2010	-3,393	2,381	-22,805	45,344	21,527	-9,133	36,751	
2011	1,437	331	27,507	46,845	76,121	-8,652	12,630	
2012	-16,207	-3,562	-7,929	53,375	25,677	-10,371	30,017	
2013	-5,160	-1,073	17,258	35,188	46,212	-10,270	-22,077	
2014	-29,884	2,184	85,999	71,887	130,186	6,213	-107,547	
Q1, 2013	-2,988	-4,688	16,591	4,413	13,329	-6,755	4,946	
Q2, 2013	929	447	4,921	1,865	8,162	1,925	-4,444	
Q3, 2013	-6,388	1,654	-6,276	15,883	4,874	-2,004	-7,372	
Q4, 2013	3,286	1,514	2,021	13,027	19,848	-3,436	-15,207	
Q1, 2014	6,569	-515	32,573	8,449	47,076	-5,880	-27,351	
Q2, 2014	-1,196	-486	21,374	8,077	27,769	5,353	-10,345	
Q3, 2014	-4,733	-691	-13,305	24,685	5,957	4,076	-5,683	
Q4, 2014	-30,524	3,876	45,357	30,675	49,385	2,664	-64,169	
Q1, 2015	8,015	-1,596	14,155	16,094	36,668	-2,790	-10,113	
Q2, 2015	-1,351	1,081	12,601	6,662	18,993	1,070	-2,166	
Q3, 2015	1,555	-461	11,139	-9,847	2,385	4,616	9,728	

Table 1.2

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

Russian Federation Direct Investment Abroad

("+" denotes an increase in investment, "-" denotes a decrease in investment)

	(millions of US dollars)														
	General government – equity				Deposit-taking corporations, except central bank				Other sectors						Direct investment abroad (1+5+13)
	1	2	3	4	5	equity		reinvestment of earnings	debt instruments		reinvestment of earnings		total (8+9+12)		
						increase	decrease		net (6+7)	increase	decrease	net (10+11)			
6														7		8	9	10	11	12
2009	32	1,277	-382	218	1,113	29,220	-3,791	25,429	7,952	30,256	-21,501	8,755	42,135	43,281	
2010	636	857	48	109	1,014	23,424	-4,026	19,398	14,001	36,701	-19,134	17,567	50,966	52,616	
2011	63	321	220	344	884	31,108	-7,982	23,126	15,340	56,741	-29,303	27,438	65,904	66,851	
2012	32	4,969	472	803	6,244	31,027	-4,843	26,184	15,086	47,569	-46,293	1,276	42,546	48,822	
2013	9	1,187	196	-95	1,288	94,347	-16,044	78,303	11,220	52,696	-57,009	-4,313	85,210	86,507	
2014	34	1,263	695	-75	1,882	34,702	-13,416	21,285	13,151	75,206	-55,166	20,040	54,477	56,393	
Q1, 2013	0	109	-75	277	311	62,194	-1,164	61,030	4,466	10,961	-11,217	-256	65,239	65,550	
Q2, 2013	0	277	240	-57	461	6,832	-9,939	-3,106	1,855	12,965	-14,414	-1,449	-2,700	-2,240	
Q3, 2013	6	693	-168	-67	458	11,116	-2,463	8,653	3,030	11,407	-13,630	-2,223	9,460	9,925	
Q4, 2013	3	108	199	-248	58	14,205	-2,478	11,727	1,869	17,363	-17,749	-386	13,210	13,271	
Q1, 2014	14	442	447	-118	771	9,348	-2,351	6,998	5,555	14,112	-12,969	1,143	13,696	14,481	
Q2, 2014	8	433	91	266	789	8,605	-1,182	7,423	2,016	13,633	-9,651	3,982	13,421	14,217	
Q3, 2014	8	199	-9	-14	176	7,166	-1,708	5,458	4,192	10,582	-8,701	1,881	11,530	11,714	
Q4, 2014	4	189	166	-209	146	9,583	-8,175	1,407	1,388	36,879	-23,845	13,034	15,830	15,980	
Q1, 2015	0	606	-1,904	-680	-1,978	3,209	-1,164	2,045	3,972	12,720	-13,928	-1,208	4,808	2,830	
Q2, 2015	2	1,141	-74	-76	991	2,103	-2,882	-778	1,298	18,413	-14,643	3,770	4,289	5,282	
Q3, 2015	0	1,287	80	149	1,516	1,524	-2,135	-611	1,640	15,528	-9,956	5,571	6,601	8,117	

Table 1.2 (end)

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

	(millions of US dollars)														
	Deposit-taking corporations, except central bank					Other sectors					Direct investment in the Russian Federation (18+26)				
	equity	reinvestment of earnings	debt instruments	total (15+16+17)	equity		reinvestment of earnings	debt instruments		total (21+22+25)	net (23+24)	Direct investment in the Russian Federation (18+26)			
					increase	decrease		increase	decrease				net (23+24)		
15	16	17	18	19	20	21 (19+20)	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	33,807	-31,341	2,466	14,826	84,174	-82,970	1,205	18,496	22,891		
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	6,281	-3,945	2,336	6,736	14,834	-13,394	1,440	10,512	12,907		
Q2, 2014	306	1,922	-1,070	1,158	7,177	-5,273	1,904	1,373	24,769	-17,452	7,317	10,594	11,751		
Q3, 2014	92	1,384	-1,104	372	5,747	-8,976	-3,229	5,083	18,598	-21,533	-2,935	-1,081	-709		
Q4, 2014	44	1,117	-692	469	14,602	-13,148	1,455	1,635	25,973	-30,590	-4,617	-1,528	-1,059		
Q1, 2015	-287	-166	-283	-736	4,115	-3,383	732	4,466	19,487	-22,094	-2,607	2,591	1,855		
Q2, 2015	224	222	-86	360	6,285	-7,763	-1,478	2,024	18,363	-19,833	-1,470	-924	-564		
Q3, 2015	95	-241	-370	-516	6,256	-5,709	547	2,865	21,408	-24,251	-2,843	568	52		

Table 1.3

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

(billions of US dollars)

	Net inflows/outflows of capital by private sector, total (2+5)	Banks			Other sectors			"Net errors and omissions" of balance of payments
	1	2	3	4	5	6	7		8
		Net inflows/outflows of capital (3-4)	Net acquisition of financial assets	Net incurrence of liabilities	Net inflows/outflows of capital (6-7-8)	Net acquisition of financial assets	Net incurrence of liabilities	
2009	57.5	32.4	-9.8	-42.1	25.1	53.1	34.3	-6.4
2010	30.8	-22.8	-5.2	17.6	53.6	69.8	25.4	-9.1
2011	81.4	27.5	35.3	7.8	53.8	104.1	58.9	-8.7
2012	53.9	-7.9	25.3	33.3	61.8	91.2	39.8	-10.4
2013	61.6	17.3	37.7	20.4	44.4	128.3	94.2	-10.3
2014	153.0	86.0	48.5	-37.5	67.0	73.9	0.7	6.2
Q1, 2013	28.2	16.6	23.9	7.3	11.6	75.7	70.9	-6.8
Q2, 2013	5.5	4.9	14.1	9.2	0.6	12.3	9.8	1.9
Q3, 2013	10.9	-6.3	-10.7	-4.4	17.1	22.8	7.7	-2.0
Q4, 2013	17.1	2.0	10.4	8.4	15.1	17.5	5.9	-3.4
Q1, 2014	47.6	32.6	33.5	0.9	15.0	17.4	8.2	-5.9
Q2, 2014	21.8	21.4	13.8	-7.6	0.5	18.2	12.4	5.4
Q3, 2014	7.4	-13.3	-24.8	-11.5	20.7	16.4	-8.4	4.1
Q4, 2014	76.2	45.4	26.1	-19.3	30.8	22.0	-11.5	2.7
Q1, 2015	32.9	14.2	-10.3	-24.5	18.7	8.6	-7.4	-2.8
Q2, 2015	18.3	12.6	1.7	-10.9	5.7	5.4	-1.3	1.1
Q3, 2015	-3.4	11.1	-4.1	-15.2	-14.6	0.0	9.9	4.6

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

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

Table 1.4

External Debt of the Russian Federation¹

	(millions of US dollars)									
	31.12.2013	31.03.2014	30.06.2014	30.09.2014	31.12.2014	31.03.2015	30.06.2015	30.09.2015	30.09.2015	
Total	728,864	715,892	732,779	680,857	599,041	556,151	556,666	538,197		
General Government	61,743	53,639	57,128	49,382	41,606	33,556	36,416	32,359		
Federal Government	60,962	52,867	56,446	48,748	41,027	33,043	35,843	31,765		
New Russian Debt	58,949	50,863	54,557	46,926	39,257	31,270	34,105	30,059		
Multilateral creditors	1,570	1,423	1,360	1,255	1,195	1,112	1,059	1,043		
IBRD	1,210	1,071	1,029	933	894	819	786	778		
Other	360	351	331	322	301	293	272	266		
Other credits	157	120	109	61	46	10	0	0		
Foreign currency bonds	27,821	24,736	23,367	21,534	21,484	14,897	14,895	13,653		
<i>Eurobonds with 15, 17, 18, 19, 20, 22, 23, 28, 42 and 43-year maturities</i>	15,404	14,225	13,679	13,248	13,089	12,203	11,262	10,716		
<i>Eurobonds with 30-year maturities (related to the second restructuring of debt to London Club)</i>	12,417	10,511	9,688	8,286	8,395	2,694	3,632	2,937		
Ruble denominated bonds	29,023	24,214	29,355	23,718	16,139	14,871	17,790	15,020		
OFZ	27,325	22,847	28,093	22,794	15,594	14,530	17,667	14,961		
<i>Eurobonds with 18-year maturity</i>	1,699	1,367	1,262	924	545	340	123	59		
Other	377	372	366	358	393	380	362	343		
Debt of the former USSR	2,012	2,004	1,888	1,821	1,770	1,773	1,738	1,706		
Debt owed to former socialist countries	964	955	941	879	863	873	875	845		
Other official creditors	1,026	1,026	925	921	887	879	842	840		
Other	22	23	22	21	20	21	21	21		
Local Government	781	771	682	635	580	513	573	594		
Loans	559	559	555	516	494	441	451	458		
Ruble denominated bonds	222	212	128	118	85	72	122	136		

Table 1.4 (end)
(millions of US dollars)

	31.12.2013	31.03.2014	30.06.2014	30.09.2014	31.12.2014	31.03.2015	30.06.2015	30.09.2015
Central bank								
Loans	15,963	15,475	16,225	15,815	10,599	11,672	10,849	10,859
Currency and deposits	1,827	1,742	2,349	3,510	0	1,200	0	641
Other (SDR allocation)	5,400	4,965	5,106	3,896	2,381	2,648	2,872	2,255
	8,736	8,768	8,769	8,410	8,218	7,825	7,977	7,962
Banks	214,394	214,044	208,859	192,250	171,450	154,178	148,920	139,921
Debt liabilities to direct investors and to direct investment enterprises	4,510	5,031	4,078	2,794	1,897	5,037	4,910	4,477
Loans ²	1,901	3,800	2,113	1,599	708	245	74	85
Deposits ²	196,451	193,443	190,498	177,239	160,010	140,348	135,476	127,099
Debt securities	7,729	7,550	7,556	6,672	5,197	5,376	5,236	5,371
Other	3,803	4,220	4,614	3,945	3,639	3,172	3,224	2,890
Other sectors	436,764	432,735	450,567	423,411	375,386	356,745	360,480	355,057
Debt liabilities to direct investors and to direct investment enterprises	151,288	150,093	160,078	149,967	133,451	128,090	133,285	130,322
Loans and deposits	268,402	266,109	269,256	255,669	225,978	213,271	208,616	210,594
Debt securities	9,155	8,386	8,703	8,828	6,145	7,598	7,264	5,942
Trade credits	3,115	3,445	3,563	3,706	3,469	2,880	3,026	2,812
Financial leases	2,105	2,145	2,356	2,408	2,433	2,459	2,516	2,501
Other	2,700	2,558	6,611	2,832	3,909	2,447	5,774	2,886

¹ Information on External Debt is compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6) and in the External Debt Statistics. Guide for Compilers and Users (2013), prepared under the joint responsibility of a number of international organizations).

² Liabilities of banks are recorded as Deposits with the exception of: (i) reverse transactions including securities repurchase agreements with nonresidents which are not banks; (ii) accounts payable.

Table 1.5 (end)
(millions of US dollars)

	31.12.2013	31.03.2014	30.06.2014	30.09.2014	31.12.2014	31.03.2015	30.06.2015	30.09.2015
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)								
Foreign Currency	209,884	209,013	204,781	189,455	169,554	149,141	144,010	135,444
Short-term	172,373	176,869	169,575	162,141	149,834	132,262	125,898	119,315
Long-term	42,423	43,543	40,477	37,541	31,083	22,405	21,252	20,171
Domestic Currency	129,950	133,326	129,098	124,600	118,751	109,857	104,646	99,144
Short-term	37,511	32,144	35,206	27,314	19,719	16,879	18,112	16,129
Long-term	14,322	12,241	13,917	11,026	8,781	6,713	7,382	7,428
	23,189	19,903	21,289	16,288	10,938	10,166	10,730	8,701
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)								
Foreign Currency	285,476	282,642	290,489	273,443	241,935	228,655	227,196	224,736
Short-term	213,368	216,695	214,627	209,958	197,146	186,092	180,811	189,344
Long-term	14,074	13,647	12,218	12,135	13,281	12,003	12,347	11,360
Domestic Currency	199,294	203,048	202,409	197,823	183,865	174,089	168,464	177,983
Short-term	72,108	65,947	75,862	63,486	44,789	42,563	46,384	35,392
Long-term	6,868	6,000	11,397	6,566	5,863	4,044	6,679	3,508
	65,240	59,947	64,465	56,919	38,926	38,519	39,705	31,884
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises								
Foreign Currency	155,798	155,123	164,156	152,761	135,347	133,127	138,194	134,799
Domestic Currency	113,100	115,838	116,793	115,155	111,261	108,605	110,631	112,931
	42,699	39,286	47,363	37,606	24,087	24,522	27,564	21,868

¹ Information on external debt is compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6) and in the External Debt Statistics. Guide for Compilers and Users (2013), prepared under the joint responsibility of a number of international organizations.

Table 1.6

External Debt of the Russian Federation by Maturity and Financial Instruments¹

	(millions of US dollars)							
	31.12.2013	31.03.2014	30.06.2014	30.09.2014	31.12.2014	31.03.2015	30.06.2015	30.09.2015
Total Liabilities								
Short-term	728,864	715,892	732,779	680,857	599,041	556,151	556,666	538,197
Long-term	90,050	87,221	94,113	78,153	63,833	50,967	53,566	47,581
General Government	638,814	628,671	638,665	602,705	535,208	505,184	503,099	490,615
Short-term	61,743	53,639	57,128	49,382	41,606	33,556	36,416	32,359
Other liabilities	343	337	332	323	358	345	328	308
Long-term	343	337	332	323	358	345	328	308
Debt securities	61,400	53,302	56,796	49,059	41,248	33,211	36,088	32,051
Loans	57,066	49,162	52,850	45,371	37,708	29,840	32,806	28,809
Other liabilities	4,250	4,056	3,862	3,612	3,464	3,294	3,205	3,166
Other liabilities	84	84	84	77	76	76	77	76
Central bank	15,963	15,475	16,225	15,815	10,599	11,672	10,849	10,859
Short-term	7,227	6,707	7,455	7,405	2,381	3,848	2,872	2,896
Loans	1,827	1,742	2,349	3,510	0	1,200	0	641
Currency and deposits	5,400	4,965	5,106	3,896	2,381	2,648	2,872	2,255
Long-term	8,736	8,768	8,769	8,410	8,218	7,825	7,977	7,962
Other liabilities (SDR allocation)	8,736	8,768	8,769	8,410	8,218	7,825	7,977	7,962
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	209,884	209,013	204,781	189,455	169,554	149,141	144,010	135,444
Short-term	56,745	55,784	54,394	48,567	39,864	29,118	28,634	27,599
Debt securities	2,601	2,750	2,439	2,191	1,579	1,553	1,605	1,590
Loans	1,901	3,800	2,113	1,599	708	245	74	85
Current accounts and deposits	49,487	46,398	46,407	42,264	34,952	25,440	24,744	24,286
Other liabilities	2,756	2,837	3,435	2,513	2,626	1,880	2,211	1,638
Long-term	153,139	153,229	150,388	140,888	129,689	120,023	115,376	107,845
Debt securities	5,128	4,800	5,117	4,481	3,619	3,822	3,631	3,780
Deposits	146,964	147,046	144,091	134,976	125,058	114,909	110,732	102,813
Other liabilities	1,047	1,383	1,179	1,432	1,013	1,292	1,013	1,252

Table 1.6 (end)
(millions of US dollars)

	31.12.2013	31.03.2014	30.06.2014	30.09.2014	31.12.2014	31.03.2015	30.06.2015	30.09.2015
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	285,476	282,642	290,489	273,443	241,935	228,655	227,196	224,736
<i>Other financial corporations</i>	26,273	23,464	23,811	20,989	18,170	17,422	19,658	17,792
Short-term	6,193	5,565	4,781	4,434	4,090	3,777	4,018	3,590
Loans and deposits	5,022	4,217	3,321	2,981	2,580	2,348	2,361	2,283
Other liabilities	1,172	1,348	1,460	1,453	1,510	1,429	1,657	1,307
Long-term	20,080	17,900	19,030	16,555	14,080	13,645	15,639	14,202
Debt securities	1,083	869	1,105	1,062	790	805	880	760
Loans and deposits	18,997	17,030	17,925	15,493	13,290	12,840	14,759	13,442
<i>Nonfinancial corporations, households and NPISHs</i>	259,203	259,178	266,678	252,454	223,765	211,232	207,538	206,943
Short-term	14,748	14,082	18,834	14,268	15,054	12,270	15,008	11,278
Loans	10,105	9,428	10,120	9,182	9,186	8,372	7,865	6,887
Trade credits	3,115	3,445	3,563	3,706	3,469	2,880	3,026	2,812
Other liabilities	1,528	1,210	5,151	1,379	2,399	1,019	4,117	1,579
Long-term	244,454	245,096	247,844	238,187	208,711	198,962	192,530	195,665
Debt securities	8,072	7,517	7,598	7,766	5,355	6,793	6,384	5,183
Loans	236,382	237,579	240,246	230,421	203,356	192,169	186,146	190,483
Direct investment	155,798	155,123	164,156	152,761	135,347	133,127	138,194	134,799
<i>Banks</i>	4,510	5,031	4,078	2,794	1,897	5,037	4,910	4,477
Direct investor in direct investment enterprises	1,118	931	909	834	756	206	136	116
Direct investment enterprises in direct investor (reverse investment)	3,392	4,099	3,169	1,960	1,141	382	268	220
Between fellow enterprises	–	–	–	–	0	4,449	4,506	4,141
<i>Other sectors</i>	151,288	150,093	160,078	149,967	133,451	128,090	133,285	130,322
Direct investor in direct investment enterprises	46,746	45,070	51,776	44,141	39,735	38,801	40,809	37,473
Direct investment enterprises in direct investor (reverse investment)	75,649	76,969	77,482	77,314	69,894	65,624	67,395	69,460
Between fellow enterprises	28,894	28,054	30,819	28,512	23,822	23,665	25,080	23,388

¹ Information on external debt is compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6) and in the External Debt Statistics. Guide for Compilers and Users (2013), prepared under the joint responsibility of a number of international organizations. Included is the indebtedness in domestic and foreign currencies.

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

Data on Banks includes Vnesheconombank.

Table 1.7

International Investment Position of the Russian Federation¹. Main Components

(millions of US dollars)

	31.12.2004	31.12.2005	31.12.2006	31.12.2007	31.12.2008	31.12.2009
Net International Investment Position	-4,797	-31,866	-14,838	-148,642	250,248	102,912
Assets	411,671	515,932	754,972	1,093,412	1,006,136	1,087,711
Direct investment	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
Portfolio investment	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
Financial derivatives (other than reserves) and employee stock options	153	51	222	1,423	5,302	2,240
Other investment	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
Reserve assets	124,541	182,240	303,732	478,762	426,281	439,450
Liabilities	416,468	547,797	769,811	1,242,054	755,888	984,799
Direct investment	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
Portfolio investment	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
Financial derivatives (other than reserves) and employee stock options	189	52	178	875	10,396	5,205
Other investment	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
Net International Investment Position	18,409	149,451	142,332	131,736	310,070
Assets	1,171,153	1,244,900	1,380,699	1,474,598	1,256,115
Direct investment	361,121	361,750	409,567	479,501	388,400
Equity and investment fund shares	314,334	287,229	327,504	400,397	300,644
Debt investments	46,787	74,521	82,064	79,104	87,756
Portfolio investment	36,656	42,435	48,300	53,743	56,629
Equity and investment fund shares	3,985	4,519	5,271	3,232	4,433
Debt investments	32,671	37,916	43,028	50,511	52,197
Financial derivatives (other than reserves) and employee stock options	1,639	5,675	5,553	5,932	17,565
Other investment	292,357	336,392	379,661	425,827	408,061
Other equity	1,946	3,198	3,425	4,201	4,328
Currency and deposits	124,664	139,859	159,411	173,378	181,346
Loans	145,319	166,506	179,679	197,810	166,750
Insurance, pension, and standardized guarantee schemes	1,160	1,384	1,796	2,251	2,274
Trade credit and advances	9,812	13,831	21,470	28,163	32,065
Other accounts receivable	9,457	11,613	13,879	20,023	21,297
Reserve assets	479,379	498,649	537,618	509,595	385,460
Liabilities	1,152,744	1,095,450	1,238,368	1,342,862	946,045
Direct investment	488,993	454,949	514,926	565,654	353,444
Equity and investment fund shares	425,801	370,562	394,700	409,856	218,097
Debt investments	63,192	84,387	120,226	155,798	135,347
Portfolio investment	277,039	225,062	270,725	273,736	156,424
Equity and investment fund shares	231,386	176,020	194,461	195,094	111,199
Debt investments	45,653	49,042	76,263	78,642	45,225
Financial derivatives (other than reserves) and employee stock options	2,840	5,905	4,285	4,355	21,530
Other investment	383,872	409,533	448,433	499,116	414,646
Other equity	0	1	0	1	3
Currency and deposits	140,115	157,620	189,372	201,947	162,496
Loans	229,381	236,838	241,631	278,410	232,499
Insurance, pension, and standardized guarantee schemes	194	338	398	531	846
Trade credit and advances	2,155	2,418	2,932	3,115	3,469
Other accounts payable	3,287	3,608	5,382	6,376	7,115
Special drawing rights (Net incurrence of liabilities)	8,740	8,710	8,718	8,736	8,218

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

Notes. A positive sign denotes net increase in assets or liabilities; a negative sign denotes a net decrease.

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

Table 1.8

International Investment Position of the Russian Federation in the Third Quarter of 2015¹

(millions of US dollars)

	Position as of 30.06.2015	Changes in Position reflecting			Position as of 30.09.2015
		transactions	valuation changes	other adjustments	
Net International Investment Position	277,719	12,114	20,187	370	310,389
Assets	1,223,029	5,789	-43,901	-499	1,184,418
Direct investment	384,761	8,117	-36,136	-292	356,450
Equity and investment fund shares	296,108	2,396	-32,464	29	266,068
Direct investor in direct investment enterprises	295,959	2,395	-32,463	29	265,920
Direct investment enterprises in direct investor (reverse investment)	32	0	0	0	32
Between fellow enterprises	116	1	-1	0	116
Debt instruments	88,653	5,720	-3,672	-321	90,381
Direct investor in direct investment enterprises	66,694	1,806	-1,892	-349	66,259
Direct investment enterprises in direct investor (reverse investment)	7,845	1,104	-904	0	8,045
Between fellow enterprises	14,114	2,811	-876	28	16,077
Portfolio investment	61,655	2,350	-1,209	650	63,447
Equity and investment fund shares	3,723	73	-171	4	3,629
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	1,305	-21	-132	1	1,153
General government	0	0	0	0	0
Other sectors	2,418	94	-39	3	2,476
Other financial corporations	1,298	-17	-38	3	1,246
Nonfinancial corporations, households and NPISHs	1,120	111	-1	0	1,230
Equity securities other than investment fund shares	3,322	19	-171	1	3,171
Investment fund shares or units	401	54	0	3	459
Debt securities	57,932	2,277	-1,038	646	59,818
Central bank	0	-5	35	611	641
Short-term	0	0	0	0	0
Long-term	0	-5	35	611	641
Deposit-taking corporations, except central bank	42,678	2,047	-714	-571	43,440
Short-term	305	-47	-3	1	256
Long-term	42,374	2,094	-712	-572	43,185

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

	Position as of 30.06.2015	Changes in Position reflecting			Position as of 30.09.2015
		transactions	valuation changes	other adjustments	
General government	3,004	38	0	0	3,042
Short-term	0	0	0	0	0
Long-term	3,004	38	0	0	3,042
Other sectors	12,250	197	-358	606	12,694
Short-term	198	-103	-25	34	103
Long-term	12,052	300	-333	572	12,591
Other financial corporations	3,935	-230	-198	26	3,534
Short-term	163	-80	-24	26	87
Long-term	3,772	-150	-175	0	3,447
Nonfinancial corporations, households and NPISHs	8,314	427	-160	579	9,160
Short-term	34	-24	-2	7	16
Long-term	8,280	451	-158	572	9,144
Financial derivatives (other than reserves) and employee stock options	11,643	-4,659	5,699	0	12,683
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	11,633	-4,282	5,229	0	12,580
General government	0	0	0	0	0
Other sectors	10	-377	470	0	104
Other financial corporations	0	-207	207	0	0
Nonfinancial corporations, households and NPISHs	10	-169	263	0	104
<i>Financial derivatives (other than reserves) and employee stock options</i>	11,643	-4,659	5,699	0	12,683
<i>Options</i>	2,164	-13	828	0	2,978
<i>Forward-type contracts</i>	9,479	-4,646	4,871	0	9,705
Other investment	403,398	-9,747	-10,054	-3,025	380,571
Other equity	4,463	55	-2	0	4,516
Currency and deposits	174,545	-5,253	-2,893	-1,218	165,180
Central banks	36	0	-6	4	35
Short-term	36	0	-6	4	35
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	111,617	450	-3,077	-3,269	105,720
Short-term	86,986	1,588	-2,545	-3,253	82,776
Long-term	24,631	-1,138	-532	-17	22,944
<i>Of which: Interbank positions</i>	101,888	-1,124	-2,821	-429	97,513
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	62,891	-5,704	190	2,047	59,425
Short-term	62,891	-5,704	190	2,047	59,425
Long-term	0	0	0	0	0
Other financial corporations	1,521	-928	-1	5	596
Short-term	1,521	-928	-1	5	596
Long-term	0	0	0	0	0

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

	Position as of 30.06.2015	Changes in Position reflecting			Position as of 30.09.2015
		transactions	valuation changes	other adjustments	
Nonfinancial corporations, households and NPISHs	61,370	-4,775	192	2,042	58,829
Short-term	61,370	-4,775	192	2,042	58,829
Long-term	0	0	0	0	0
Loans	166,819	-1,951	-6,032	2,930	161,767
Central bank	47	0	-8	0	39
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	47	0	-8	0	39
Deposit-taking corporations, except central bank	79,442	-3,448	-2,194	2,912	76,712
Short-term	16,657	26	-664	-349	15,671
Long-term	62,784	-3,474	-1,530	3,261	61,041
General government	35,293	367	-166	12	35,507
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	35,293	367	-166	12	35,507
Other sectors	52,037	1,129	-3,664	5	49,508
Short-term	16,247	-24	-997	0	15,226
Long-term	35,790	1,153	-2,667	5	34,282
Other financial corporations	16,959	-1,279	-1,228	4	14,456
Short-term	5,454	-1,060	-425	0	3,969
Long-term	11,505	-219	-803	4	10,487
Nonfinancial corporations, households and NPISHs	35,078	2,408	-2,436	1	35,052
Short-term	10,793	1,036	-572	0	11,257
Long-term	24,286	1,372	-1,864	1	23,795
Insurance, pension, and standardized guarantee schemes	2,318	10	-365	0	1,963
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	2,318	10	-365	0	1,963
Other financial corporations	2,318	10	-365	0	1,963
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	2,245	5	-364	0	1,887
<i>Life insurance and annuity entitlements</i>	72	5	-1	0	76
Trade credit and advances	35,062	-2,218	-258	-1,433	31,154
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

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

	Position as of 30.06.2015	Changes in Position reflecting			Position as of 30.09.2015
		transactions	valuation changes	other adjustments	
General government	217	-1	3	0	218
Short-term	0	0	0	0	0
Long-term	217	-1	3	0	218
Other sectors	34,845	-2,216	-260	-1,433	30,936
Short-term	34,845	-2,216	-260	-1,433	30,936
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	34,845	-2,216	-260	-1,433	30,936
Short-term	34,845	-2,216	-260	-1,433	30,936
Long-term	0	0	0	0	0
Other accounts receivable	20,191	-389	-506	-3,304	15,992
Central bank	7	3	-1	0	8
Short-term	7	3	-1	0	8
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	15,815	-350	-398	-2,993	12,074
Short-term	7,342	269	-175	-1,759	5,677
Long-term	8,473	-619	-223	-1,234	6,397
General government	618	-384	-47	0	187
Short-term	596	-384	-46	0	166
Long-term	22	0	-1	0	21
Other sectors	3,752	343	-61	-311	3,723
Short-term	3,749	342	-60	-311	3,720
Long-term	3	0	-1	0	3
Other financial corporations	366	41	-61	-2	344
Short-term	363	40	-60	-2	341
Long-term	3	0	-1	0	3
Nonfinancial corporations, households and NPISHs	3,386	302	0	-310	3,379
Short-term	3,386	302	0	-310	3,379
Long-term	0	0	0	0	0
Reserve assets	361,571	9,728	-2,201	2,168	371,267
Monetary gold	48,229	0	-2,117	2,780	48,892
Gold bullion	48,229	0	-2,117	2,780	48,892
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	8,005	0	-15	0	7,991
Reserve position in the IMF	2,609	30	-4	0	2,635
Other reserve assets	302,728	9,698	-65	-611	311,749
Currency and deposits	45,617	-1,299	14	0	44,332
Claims on monetary authorities	16,788	-599	58	0	16,247
Claims on other entities	28,829	-700	-45	0	28,084

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

	Position as of 30.06.2015	Changes in Position reflecting			Position as of 30.09.2015
		transactions	valuation changes	other adjustments	
Securities	256,456	9,723	-94	-611	265,474
Debt securities	256,456	9,723	-94	-611	265,474
Short-term	30,811	6,276	68	1	37,156
Long-term	225,645	3,447	-162	-612	228,318
Equity and investment fund shares	0	0	0	0	0
Of which: Securities under repo for cash collateral	0	0	0	0	0
Financial derivatives	0	0	0	0	0
Other claims	654	1,274	16	0	1,944
Liabilities	945,310	-6,325	-64,088	-868	874,029
Direct investment	380,491	52	-35,877	4,096	348,762
Equity and investment fund shares	242,296	3,266	-31,876	277	213,963
Direct investor in direct investment enterprises	241,874	3,266	-31,803	44	213,380
Direct investment enterprises in direct investor (reverse investment)	88	0	-10	234	311
Between fellow enterprises	335	0	-62	0	272
Debt instruments	138,194	-3,213	-4,001	3,819	134,799
Direct investor in direct investment enterprises	40,945	-1,034	-2,120	-202	37,589
Direct investment enterprises in direct investor (reverse investment)	67,663	-1,498	-506	4,021	69,680
Between fellow enterprises	29,586	-681	-1,375	0	27,530
Portfolio investment	179,120	-2,042	-25,430	-160	151,489
Equity and investment fund shares	134,763	-587	-22,111	-104	111,961
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	15,882	-684	-2,890	-47	12,260
General government	0	0	0	0	0
Other sectors	118,882	97	-19,221	-57	99,700
Other financial corporations	3,035	18	-486	-12	2,555
Nonfinancial corporations, households and NPISHs	115,846	78	-18,735	-45	97,145
<i>Equity securities other than investment fund shares</i>	134,430	-592	-22,058	-106	111,674
<i>Investment fund shares or units</i>	334	5	-54	1	287
Debt securities	44,357	-1,455	-3,318	-56	39,528
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

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

	Position as of 30.06.2015	Changes in Position reflecting			Position as of 30.09.2015
		transactions	valuation changes	other adjustments	
Deposit-taking corporations, except central bank	5,236	213	-23	-56	5,371
Short-term	1,605	50	-7	-58	1,590
Long-term	3,631	163	-16	3	3,780
General government	31,857	-1,434	-2,208	0	28,215
Short-term	0	0	0	0	0
Long-term	31,857	-1,434	-2,208	0	28,215
Other sectors	7,264	-234	-1,087	0	5,942
Short-term	0	0	0	0	0
Long-term	7,264	-234	-1,087	0	5,942
Other financial corporations	880	-46	-75	0	760
Short-term	0	0	0	0	0
Long-term	880	-46	-75	0	760
Nonfinancial corporations, households and NPISHs	6,383	-189	-1,012	0	5,183
Short-term	0	0	0	0	0
Long-term	6,383	-189	-1,012	0	5,183
Financial derivatives (other than reserves) and employee stock options	12,507	-8,992	6,965	0	10,480
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	12,503	-8,533	6,510	0	10,480
General government	0	0	0	0	0
Other sectors	4	-459	455	0	1
Other financial corporations	0	-295	295	0	0
Nonfinancial corporations, households and NPISHs	4	-164	161	0	1
<i>Financial derivatives (other than reserves)</i>	12,508	-8,992	6,965	0	10,480
<i>Options</i>	3,085	-2,121	438	0	1,402
<i>Forward-type contracts</i>	9,422	-6,871	6,527	0	9,078
Other investment	373,192	4,657	-9,746	-4,805	363,298
Other equity	27	0	-4	0	22
Currency and deposits	138,425	-5,982	-3,080	120	129,482
Central banks	2,872	-151	-457	-9	2,255
Short-term	2,872	-151	-457	-9	2,255
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	135,476	-5,886	-2,621	129	127,099
Short-term	24,744	673	-1,090	-41	24,286
Long-term	110,732	-6,558	-1,531	170	102,813
<i>Of which: Interbank positions</i>	45,228	383	-1,090	-15	44,506
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

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

	Position as of 30.06.2015	Changes in Position reflecting			Position as of 30.09.2015
		transactions	valuation changes	other adjustments	
Other sectors	77	54	-3	0	129
Short-term	77	54	-3	0	129
Long-term	0	0	0	0	0
Other financial corporations	77	54	-3	0	129
Short-term	77	54	-3	0	129
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Loans	214,355	13,127	-6,022	-4,581	216,879
Central bank	0	610	31	0	641
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	610	31	0	641
Other long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	74	26	0	-15	85
Short-term	74	26	0	-15	85
Long-term	0	0	0	0	0
General government	3,226	-32	-8	0	3,186
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	3,226	-32	-8	0	3,186
Other sectors	211,054	12,523	-6,045	-4,566	212,967
Short-term	10,149	-470	-559	-78	9,042
Long-term	200,905	12,993	-5,486	-4,488	203,925
Other financial corporations	17,043	-150	-1,241	-56	15,597
Short-term	2,284	75	-195	-10	2,154
Long-term	14,759	-225	-1,046	-46	13,442
Nonfinancial corporations, households and NPISHs	194,011	12,673	-4,804	-4,510	197,370
Short-term	7,865	-545	-364	-69	6,887
Long-term	186,146	13,218	-4,440	-4,442	190,483
Insurance, pension, and standardized guarantee schemes	787	63	-131	0	720
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	787	63	-131	0	720
Other financial corporations	787	63	-131	0	720
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	753	57	-125	0	685
<i>Life insurance and annuity entitlements</i>	34	6	-6	0	35

Table 1.8 (end)
(millions of US dollars)

	Position as of 30.06.2015	Changes in Position reflecting			Position as of 30.09.2015
		transactions	valuation changes	other adjustments	
Trade credit and advances	3,026	-214	0	0	2,812
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	3,026	-214	0	0	2,812
Short-term	3,026	-214	0	0	2,812
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	3,026	-214	0	0	2,812
Short-term	3,026	-214	0	0	2,812
Long-term	0	0	0	0	0
Other accounts payable – other	8,595	-2,338	-494	-343	5,419
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	3,224	152	-143	-343	2,890
Short-term	2,211	-99	-130	-343	1,638
Long-term	1,013	251	-13	0	1,252
General government	384	-19	0	0	364
Short-term	328	-19	0	0	308
Long-term	56	0	0	0	56
Other sectors	4,987	-2,471	-351	0	2,166
Short-term	4,987	-2,471	-351	0	2,166
Long-term	0	0	0	0	0
Other financial corporations	870	-180	-103	0	587
Short-term	870	-180	-103	0	587
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	4,117	-2,291	-248	0	1,579
Short-term	4,117	-2,291	-248	0	1,579
Long-term	0	0	0	0	0
Special drawing rights (Net incurrence of liabilities)	7,977	0	-15	0	7,962

¹ The International Investment Position of the Russian Federation is compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6).

Notes. A positive sign denotes net increase in assets or liabilities; a negative sign denotes a net decrease.

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

Table 1.9

International Investment Position of the Banking Sector of the Russian Federation¹

(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting				Position as of 30.09.2015
		transactions	valuation changes	other adjustments	total changes	
Assets	275,930	-12,693	3,957	-2,615	-11,351	264,579
Direct investment	12,119	530	-271	522	780	12,900
Equity (including reinvestment of earnings)	10,705	1,136	-218	206	1,124	11,829
Direct investor banks in direct investment enterprises	10,705	1,136	-217	106	1,025	11,730
Banks – direct investment enterprises in direct investors (reverse investment)	0	0	0	0	0	0
Between fellow enterprises	0	0	-1	100	99	99
If ultimate controlling parent is resident	0	0	0	0	0	0
If ultimate controlling parent is nonresident	0	0	-1	100	99	99
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt instruments	1,414	-607	-53	316	-344	1,070
Direct investor in direct investment enterprises	1,184	-794	-56	-21	-871	313
Debt securities	122	-10	0	-112	-122	0
Loans	957	-145	-46	-475	-666	292
Other accounts receivable	105	-640	-10	567	-83	21
Banks – direct investment enterprises in direct investors (reverse investment)	230	-26	-6	17	-15	215
Debt securities	0	1	-2	15	14	14
Loans	230	-27	-4	1	-30	201
Other accounts receivable	0	0	0	0	1	1
Between fellow enterprises	0	214	8	320	542	542
If ultimate controlling parent is resident	0	-5	0	89	84	84
Debt securities	0	0	0	0	0	0
Loans	0	0	0	84	83	83
Other accounts receivable	0	-5	0	5	0	0
If ultimate controlling parent is nonresident	0	219	8	231	459	459
Debt securities	0	217	9	231	456	456
Loans	0	0	0	0	0	0
Other accounts receivable	0	3	-1	0	2	2
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt securities	0	0	0	0	0	0
Loans	0	0	0	0	0	0
Other accounts receivable	0	0	0	0	0	0

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

	Position as of 31.12.2014	Changes in Position reflecting				Position as of 30.09.2015
		transactions	valuation changes	other adjustments	total changes	
Portfolio investment	39,505	6,655	768	-2,334	5,089	44,593
Equity	1,843	-378	-237	-75	-690	1,153
Debt securities	37,662	7,033	1,005	-2,259	5,778	43,440
Short-term	787	-513	11	-28	-531	256
Long-term	36,875	7,546	994	-2,231	6,309	43,185
Financial derivatives	17,475	-16,546	11,651	0	-4,896	12,580
Options	2,861	-13	130	0	117	2,978
Forward-type contracts	14,614	-16,533	11,520	0	-5,013	9,601
Other investment	206,831	-3,332	-8,190	-803	-12,325	194,506
Other equity	0	0	0	0	0	0
Foreign currency	17,434	-7,804	-856	-569	-9,230	8,204
Deposits	90,950	11,945	-4,135	-1,245	6,565	97,516
Of which: interbank positions	90,946	11,946	-4,135	-1,244	6,567	97,513
Short-term	62,408	16,779	-3,401	-1,215	12,164	74,572
Long-term	28,542	-4,834	-734	-30	-5,598	22,944
Loans	81,145	-7,159	-2,713	5,439	-4,433	76,712
Short-term	16,458	640	-896	-531	-787	15,671
Long-term	64,688	-7,799	-1,817	5,970	-3,646	61,041
Other accounts receivable	17,301	-313	-486	-4,428	-5,227	12,074
Short-term	7,471	1,484	-262	-3,015	-1,794	5,677
Long-term	9,830	-1,797	-224	-1,413	-3,433	6,397
Liabilities	226,442	-50,588	3,755	-956	-47,789	178,654
Direct investment	21,366	-892	-3,286	3,281	-897	20,469
Equity (including reinvestment of earnings)	19,469	-152	-3,148	-178	-3,477	15,992
Direct investors in banks – direct investment enterprises	19,201	-152	-3,147	-260	-3,558	15,642
Direct investment enterprises in direct investor (reverse investment)	268	0	31	-222	-191	77
Between fellow enterprises	0	0	-31	304	272	272
If ultimate controlling parent is resident	0	0	-31	303	272	272
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	-740	-138	3,459	2,581	4,477
Direct investors in banks – direct investment enterprises	756	126	-20	-746	-640	116
Debt securities	10	-9	0	2	-7	3
Deposits	741	-129	-18	-482	-629	112
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	-591	-88	-242	-921	220

Table 1.9 (end)
(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting				Position as of 30.09.2015
		transactions	valuation changes	other adjustments	total changes	
Debt securities	31	-24	-7	0	-31	0
Deposits	1,078	-552	-80	-233	-865	212
Loans	3	-2	1	-1	-3	0
Other accounts payable	30	-13	-1	-8	-22	7
Between fellow enterprises	0	-275	-31	4,447	4,141	4,141
If ultimate controlling parent is resident	0	16	-5	325	335	335
Debt securities	0	0	0	0	0	0
Deposits	0	86	-6	253	333	333
Loans	0	0	0	0	0	0
Other accounts payable	0	-70	1	72	2	2
If ultimate controlling parent is nonresident	0	-290	-26	4,123	3,807	3,807
Debt securities	0	0	0	0	0	0
Deposits	0	-289	-26	4,067	3,753	3,753
Loans	0	0	0	0	0	0
Other accounts payable	0	-2	0	55	54	54
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt securities	0	0	0	0	0	0
Deposits	0	0	0	0	0	0
Loans	0	0	0	0	0	0
Other accounts payable	0	0	0	0	0	0
Portfolio investment	19,241	-1,905	29	267	-1,609	17,631
Equity	14,044	-2,049	-48	315	-1,783	12,260
Debt securities	5,197	144	77	-47	174	5,371
Short-term	1,579	78	-16	-50	12	1,590
Long-term	3,619	66	93	3	162	3,781
Financial derivatives	21,479	-22,654	11,655	0	-10,999	10,480
Options	4,020	-2,584	-33	0	-2,617	1,402
Forward-type contracts	17,460	-20,070	11,688	0	-8,382	9,078
Other investment	164,357	-25,138	-4,642	-4,504	-34,283	130,074
Other equity	0	0	0	0	0	0
Deposits	160,010	-24,475	-4,320	-4,117	-32,911	127,099
Of which: interbank positions	60,610	-13,965	-2,101	-38	-16,104	44,506
Short-term	34,952	-8,697	-1,767	-203	-10,667	24,286
Long-term	125,058	-15,778	-2,554	-3,913	-22,245	102,813
Loans ²	708	-631	22	-14	-623	85
Short-term	708	-631	22	-14	-623	85
Other accounts payable	3,639	-32	-343	-374	-749	2,890
Short-term	2,626	-394	-311	-283	-988	1,638
Long-term	1,013	362	-32	-91	239	1,252
International investment position, net	49,488	37,895	201	-1,659	36,437	85,925

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

² Liabilities of banks on securities repurchase agreements with nonresidents which are not banks.

Table 1.10

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

	(millions of US dollars)														
	Exports (FOB)					Imports (FOB)					Trade balance				
	total	% of the corresponding period of the previous year	with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	total	% of the corresponding period of the previous year	with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	total	of which	with non-CIS countries	with CIS countries	
2014	497,763	95.4	428,929	96.6	68,834	88.3	308,026	90.3	271,978	92.2	36,048	77.8	189,737	156,951	32,786
2015	341,467	68.6	292,321	68.2	49,146	71.4	192,954	62.6	170,553	62.7	22,402	62.1	148,513	121,769	26,744
2015															
Q1	90,177	73.3	77,713	73.7	12,464	71.1	44,653	61.6	39,860	62.6	4,793	54.3	45,524	37,853	7,671
Q2	91,424	69.1	78,673	69.8	12,752	65.2	47,676	59.1	41,426	58.5	6,249	63.8	43,749	37,246	6,502
Q3	78,761	62.6	67,250	60.9	11,511	75.4	49,818	61.9	43,909	61.9	5,909	61.7	28,943	23,341	5,602
Q4	81,104	69.5	68,685	68.5	12,419	75.4	50,808	68.3	45,357	68.1	5,451	69.5	30,296	23,328	6,968
January	27,895	70.4	24,355	71.3	3,540	64.9	12,155	57.8	10,732	58.2	1,423	55.4	15,740	13,623	2,117
February	29,389	80.7	24,926	81.3	4,463	77.6	15,416	64.0	13,861	65.1	1,555	55.2	13,973	11,065	2,908
March	32,894	70.0	28,432	69.9	4,462	70.6	17,082	62.4	15,267	63.8	1,815	52.7	15,812	13,165	2,647
April	30,703	64.5	26,258	64.3	4,445	66.1	16,164	58.2	14,168	58.0	1,996	59.5	14,539	12,090	2,449
May	30,646	69.6	26,577	71.5	4,069	59.1	15,290	58.5	13,241	57.3	2,049	68.1	15,356	13,336	2,020
June	30,075	73.9	25,838	74.4	4,237	71.1	16,221	60.6	14,017	60.1	2,204	64.2	13,854	11,821	2,033
July	27,304	59.1	23,362	56.9	3,942	76.2	16,726	57.3	14,584	56.4	2,142	63.7	10,578	8,778	1,800
August	25,114	60.6	21,319	58.5	3,795	75.7	16,261	64.3	14,324	64.4	1,937	63.9	8,853	6,995	1,858
September	26,342	69.2	22,568	68.4	3,774	74.2	16,830	64.7	15,000	65.8	1,830	57.4	9,512	7,568	1,944
October	26,960	64.9	22,698	62.7	4,262	79.5	16,913	63.0	15,038	62.7	1,875	65.9	10,047	7,660	2,387
November	25,397	69.1	21,491	68.2	3,906	74.6	16,456	71.3	14,705	71.8	1,751	67.1	8,941	6,786	2,155
December	28,746	74.9	24,496	75.3	4,250	72.4	17,438	71.2	15,614	70.7	1,824	76.4	11,308	8,882	2,426
2016															
January	17,627	63.2	15,155	62.2	2,472	69.8	9,734	80.1	8,742	81.5	992	69.7	7,893	6,413	1,480

Table 1.11

International Reserves of the Russian Federation¹

(millions of US dollars)

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

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

Table 1.12

International Reserves and Foreign Currency Liquidity – Russia

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

(millions of US dollars)

	29.02.2016
A. Official reserves	380,544.3
(1) Foreign currency reserves (in convertible foreign currencies)	311,096.4
(a) Securities	265,758.3
of which: issuer headquartered in reporting country but located abroad	–
(b) total currency and deposits (including gold deposits) with:	45,338.1
(i) other national central banks	20,537.1
(ii) banks headquartered in the reporting country	0.1
of which: located abroad	0.1
(iii) banks headquartered outside the reporting country	24,800.9
of which: located in the reporting country	–
(2) IMF reserve position	3,148.8
(3) SDRs	6,661.7
(4) Gold (valued at current quotations of the Bank of Russia)	57,269.2
– volume in millions of fine troy ounces	46.5
(5) Other reserve assets (specify)	2,368.3
– financial derivatives	–
– loans to nonbank nonresidents	–
– other (assets in the form of reverse repo)	2,368.3
B. Other foreign currency assets (specify)	19,414.5
– securities not included in official reserve assets	–
– deposits not included in official reserve assets	19,414.5
– 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	-2,085.3	-808.4	-158.0	-1,119.0
– outflows (–), principal	-1,612.2	-707.0	-48.9	-856.3
– outflows (–), interest	-2,455.4	-591.0	-251.3	-1,613.1
– inflows (+), principal	1,365.9	312.8	89.4	963.7
– inflows (+), interest	616.3	176.7	52.9	386.7
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 (–)	-490.0	-490.0	–	–
(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)

	29.02.2016
(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	493.0
– other instruments	–
(c) pledged assets	–
– included in reserve assets	–
– included in other foreign currency assets	–
(d) securities lent and on repo	22,153.3
– lent or repoed and included in Section I	–7,592.1
– lent or repoed but not included in Section I	–499.9
– borrowed or acquired and included in Section I	–
– borrowed or acquired but not included in Section I	30,245.4
(e) financial derivative assets (net, marked to market)	–
– forwards	–
– futures	–
– swaps	–
– options	–
– other	–
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	–
– aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	
(a) short positions (–)	–
(b) long positions (+)	–
– aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	–
(a) short positions	–
(i) bought puts	–
(ii) written calls	–
(b) long positions	–
(i) bought calls	–
(ii) written puts	–
(2) To be disclosed less frequently:	–
(a) currency composition of reserves (by groups of currencies) ¹	–
– currencies in SDR basket ²	–
– currencies not in SDR basket	–
– by individual currencies (optional)	–

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

Table 1.13 (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	1,146,305
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	1,747
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	9,072,233
Other items (net)	150,385	243,722	626,520	364,101	293,342	393,567	524,202	432,348	4,289,254
Other liabilities	376,906	594,905	877,832	692,780	601,110	692,184	821,570	731,515	4,731,213
Other assets	226,521	351,183	251,312	328,679	307,768	298,617	297,369	299,166	441,959

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

	Apr, 2015	May, 2015	Jun, 2015	Jul, 2015	Aug, 2015	Sep, 2015	Oct, 2015	Nov, 2015	Dec, 2015	Jan, 2016
Claims on other sectors	691,655	692,995	692,978	733,372	769,657	887,501	945,501	1,089,327	1,146,305	1,187,578
Other financial institutions	688,830	690,537	690,533	730,408	766,513	884,332	942,097	1,086,792	1,144,558	1,185,519
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	2,825	2,457	2,445	2,963	3,143	3,169	3,403	2,535	1,747	2,058
Households	-	-	-	-	-	-	-	-	-	-
Monetary base	9,519,994	9,201,865	9,706,526	9,805,685	9,837,216	9,810,371	9,774,917	9,887,244	11,043,822	10,507,081
Currency in circulation	7,699,241	7,540,720	7,639,264	7,718,074	7,759,975	7,711,864	7,731,981	7,725,449	8,522,189	7,971,581
Liabilities to credit institutions	1,820,753	1,661,145	2,067,263	2,087,611	2,077,240	2,098,507	2,042,936	2,161,795	2,521,633	2,535,500
Deposits	1,820,753	1,661,145	2,067,263	2,087,611	2,077,240	2,098,507	2,042,936	2,161,795	2,521,633	2,535,500
Securities other than shares	-	-	-	-	-	-	-	-	-	-
Other liabilities to credit institutions	334,755	319,292	124,074	31,446	65,021	64,945	5,186	7,940	6,776	5,189
Deposits included in broad money	63,274	71,955	66,668	76,227	84,984	45,040	44,627	62,319	75,524	58,222
Transferable deposits	54,272	66,253	63,917	70,276	69,982	41,139	38,325	54,017	75,523	52,630
Other financial institutions	35,670	51,669	48,947	53,892	55,356	24,464	20,804	40,221	61,882	37,939
Public nonfinancial organizations	18,171	14,150	14,575	16,005	14,267	16,372	17,211	13,410	13,244	14,293
Other nonfinancial organizations	432	435	394	379	359	303	311	387	397	397
Households	-	-	-	-	-	-	-	-	-	-
Other deposits	9,002	5,701	2,751	5,951	15,002	3,902	6,301	8,302	2	5,592
Other financial institutions	9,000	5,700	2,750	5,950	15,000	3,900	6,300	8,300	0	5,590
Public nonfinancial organizations	1	0	0	0	1	0	0	1	0	0
Other nonfinancial organizations	1	1	1	1	2	2	1	2	2	2
Households	-	-	-	-	-	-	-	-	-	-
Shares and other equity	9,072,381	9,072,364	9,072,352	9,072,342	9,072,327	9,072,316	9,072,302	9,072,286	9,072,233	12,500,866
Other items (net)	-942,020	-798,680	27,871	593,488	2,792,362	2,839,712	2,179,833	2,318,354	4,289,254	2,275,998
Other liabilities	-564,246	-412,704	398,056	965,739	3,174,340	3,232,140	2,631,238	2,737,668	4,731,213	2,688,629
Other assets	377,774	385,976	370,185	372,251	381,978	392,428	451,404	419,314	441,959	412,630

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)

	Apr. 2015	May. 2015	Jun. 2015	Jul. 2015	Aug. 2015	Sep. 2015	Oct. 2015	Nov. 2015	Dec. 2015	Jan. 2016
Net foreign assets	5,270,153	5,278,826	5,691,148	5,893,138	6,385,350	6,665,747	6,719,391	6,765,313	6,746,087	6,915,332
Claims on nonresidents	13,192,059	13,246,374	13,870,780	14,336,515	15,767,961	15,876,971	15,474,443	15,715,002	16,355,034	16,746,754
Foreign currency	519,176	523,697	542,728	514,619	593,895	545,957	475,990	448,912	525,090	523,970
Deposits	5,649,821	5,481,543	5,776,055	5,725,470	6,250,247	6,547,187	6,271,557	5,949,757	5,805,725	5,423,870
Securities other than shares	2,211,953	2,296,824	2,405,617	2,553,778	2,901,259	2,936,804	2,994,155	3,184,425	3,541,520	3,757,506
Loans	4,137,718	4,271,446	4,493,801	4,873,396	5,343,529	5,117,471	4,986,546	5,398,797	5,723,033	6,261,007
Other	673,392	672,865	652,580	669,252	679,031	729,552	746,195	733,111	759,667	780,401
Liabilities to nonresidents	7,921,907	7,967,548	8,179,633	8,443,377	9,382,612	9,211,224	8,755,052	8,949,690	9,608,948	9,831,422
Deposits	7,742,148	7,791,219	7,999,976	8,253,435	9,166,617	8,985,549	8,518,474	8,704,701	9,271,826	9,474,094
Securities other than shares	174,560	170,540	172,198	183,861	206,083	216,168	224,334	232,222	255,512	271,235
Loans	2,238	2,706	4,115	3,210	6,617	5,651	8,121	8,455	77,614	82,032
Other	2,960	3,083	3,344	2,872	3,294	3,856	4,123	4,312	3,995	4,061
Claims on central bank	3,235,227	2,950,056	3,172,627	3,078,833	3,114,021	3,127,757	2,990,817	3,109,174	3,812,039	3,457,335
Currency	1,079,632	964,070	979,768	958,548	974,241	967,012	945,061	938,852	1,283,043	916,439
Deposits	2,155,596	1,985,986	2,192,859	2,120,286	2,139,780	2,160,745	2,045,755	2,170,322	2,528,995	2,540,896
Securities other than shares	0	0	0	0	0	0	0	0	0	0
Net claims on general government	1,831,351	1,823,775	1,851,490	1,896,752	2,000,492	1,798,942	1,442,712	1,616,449	3,363,108	2,875,476
Claims on federal government	2,628,962	2,786,617	2,760,195	3,041,838	3,361,611	3,437,643	3,417,674	3,504,982	3,630,905	3,793,019
Securities	2,502,673	2,665,408	2,644,647	2,956,386	3,291,141	3,378,642	3,349,086	3,447,545	3,587,192	3,754,550
Other claims	126,289	121,209	115,548	85,451	70,470	59,001	68,588	57,436	43,714	38,468
Claims on state and local government	1,215,047	1,190,716	1,199,998	1,210,266	1,207,981	1,232,474	1,216,714	1,266,063	1,414,362	1,347,783
Securities	280,391	278,756	259,669	268,518	269,852	278,119	285,639	283,507	276,833	277,329
Other claims	934,656	911,960	940,328	941,748	938,129	954,356	931,075	982,556	1,137,529	1,070,454
Liabilities to federal government	1,181,903	1,242,116	1,222,126	1,334,160	1,537,939	1,810,679	2,050,618	2,083,796	1,245,261	1,498,684
Deposits	1,160,556	1,211,175	1,192,082	1,301,361	1,495,290	1,782,186	2,019,960	2,050,961	1,214,608	1,467,392
Other liabilities	21,347	30,940	30,044	32,798	42,648	28,493	30,658	32,835	30,653	31,291

Table 1.14 (end)

(millions of rubles, end of period)

	Apr, 2015	May, 2015	Jun, 2015	Jul, 2015	Aug, 2015	Sep, 2015	Oct, 2015	Nov, 2015	Dec, 2015	Jan, 2016
Liabilities to state and local government	830,755	911,441	886,577	1,021,192	1,031,162	1,060,496	1,141,059	1,070,798	436,898	766,642
Deposits	830,755	911,441	886,577	1,021,192	1,031,162	1,060,496	1,141,059	1,070,798	436,898	766,642
Other liabilities	0	0	0	0	0	0	0	0	0	0
Claims on other sectors	44,261,596	44,526,487	44,905,881	45,833,905	47,174,816	47,144,392	47,134,335	47,698,630	48,666,854	49,272,406
Other financial institutions	2,430,842	2,400,937	2,465,805	2,481,315	2,548,112	2,295,626	2,281,013	2,311,678	2,545,300	2,590,211
Public nonfinancial organizations	493,042	492,450	501,261	504,949	522,815	526,815	554,303	556,330	578,245	588,161
Other nonfinancial organizations	29,646,959	29,989,006	30,350,310	31,245,136	32,463,067	32,707,148	32,731,636	33,294,961	34,007,534	34,610,291
Households	11,690,754	11,644,093	11,588,506	11,602,506	11,640,822	11,614,804	11,567,384	11,535,661	11,535,775	11,483,744
Liabilities to central bank	7,862,607	7,213,880	7,308,390	7,068,222	6,940,299	6,199,664	5,864,715	5,350,018	5,816,750	5,047,657
Deposits included in broad money	35,985,479	36,210,739	37,075,804	37,771,489	39,858,275	40,520,228	40,042,809	40,733,095	44,208,321	44,149,747
Transferable deposits	8,141,563	8,331,759	8,380,854	8,211,190	8,421,212	8,312,745	8,066,467	8,468,449	9,260,549	8,856,979
Other financial institutions	727,803	729,471	538,817	542,991	535,329	554,925	543,418	523,537	499,682	550,825
Public nonfinancial organizations	528,375	540,983	528,016	518,481	584,367	556,988	508,912	519,518	563,643	540,852
Other nonfinancial organizations	4,284,313	4,493,444	4,639,322	4,412,291	4,662,864	4,564,665	4,408,116	4,797,566	4,925,957	5,025,367
Households	2,601,072	2,567,860	2,674,699	2,737,428	2,638,652	2,636,166	2,606,020	2,627,827	3,271,266	2,739,934
Other deposits	27,843,916	27,878,981	28,694,949	29,560,299	31,437,063	32,207,483	31,976,343	32,264,546	34,947,772	35,292,767
Other financial institutions	1,883,170	1,853,644	1,964,334	1,924,038	1,953,297	2,130,694	2,033,982	1,921,317	2,037,174	2,268,269
Public nonfinancial organizations	302,512	346,945	371,795	396,604	564,270	499,574	393,790	365,721	412,222	396,866
Other nonfinancial organizations	9,592,280	9,312,915	9,600,979	10,032,382	10,887,868	11,450,545	11,427,430	11,586,495	13,119,789	13,082,161
Households	16,065,955	16,365,477	16,757,841	17,207,274	18,031,628	18,126,671	18,121,140	18,391,113	19,378,588	19,545,471
Deposits excluded from broad money	2,308,165	2,258,422	2,121,591	2,076,500	2,267,344	2,399,640	2,210,434	2,409,733	2,595,490	2,862,995
Securities other than shares excluded from broad money	1,690,501	1,711,298	1,689,473	1,708,600	1,702,682	1,705,164	1,815,039	1,856,519	1,869,891	1,815,092
Shares and other equity	6,766,867	6,739,700	6,746,016	6,841,577	6,813,248	6,860,259	6,983,525	7,001,043	6,842,644	6,728,243
Other items (net)	-15,292	445,105	679,872	1,236,241	1,092,829	1,051,884	1,370,731	1,839,157	1,254,991	1,916,829
Other liabilities	8,222,957	8,425,047	8,920,162	9,039,079	9,563,830	9,445,296	9,433,487	9,856,575	10,437,725	10,280,144
Other assets	7,267,415	7,075,229	7,279,661	6,997,500	7,661,933	7,566,815	7,231,855	7,205,867	8,381,679	7,585,042
Consolidation adjustment	-970,834	-904,713	-960,628	-805,338	-809,068	-826,598	-830,901	-811,551	-801,055	-778,273

Table 1.15

Banking System Survey

(millions of rubles, end of period)

	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014	Dec, 2015
Net foreign assets	9,912,850	12,197,869	13,942,674	15,041,198	17,391,930	17,314,401	18,180,013	25,250,924	33,143,426
Claims on nonresidents	14,050,190	17,210,975	18,215,742	19,774,767	22,861,791	23,722,395	25,527,739	35,404,134	43,482,156
Liabilities to nonresidents	4,137,339	5,013,106	4,273,068	4,733,568	5,469,861	6,407,994	7,347,727	10,153,209	10,338,730
Domestic claims	7,951,912	10,078,161	13,241,822	17,468,220	22,155,581	26,579,432	32,234,091	37,400,216	44,010,927
Net claims on general government	-5,126,530	-7,867,138	-5,174,038	-3,318,681	-4,465,223	-5,201,565	-5,006,738	-8,339,577	-5,802,232
Claims on federal government	979,456	887,765	1,235,654	1,722,664	2,407,434	2,464,191	2,773,665	2,901,030	4,145,205
Claims on state and local government	243,843	354,836	503,173	584,219	614,552	765,479	1,115,186	1,298,974	1,417,737
Liabilities to federal government	5,722,912	8,405,327	6,261,232	4,832,879	6,547,485	7,428,903	7,921,557	11,590,015	10,148,597
Liabilities to state and local government	626,917	704,411	651,633	792,686	939,723	1,002,332	974,031	949,566	1,216,577
Claims on other sectors	13,078,442	17,945,299	18,415,861	20,786,901	26,620,804	31,780,997	37,240,829	45,739,794	49,813,159
Other financial institutions	227,007	498,341	564,379	648,990	1,177,496	1,488,888	1,746,790	2,850,541	3,689,858
Public nonfinancial organizations	289,320	294,811	287,027	299,299	376,649	385,231	442,866	538,389	578,245
Other nonfinancial organizations	9,317,091	12,771,892	13,631,849	15,312,772	19,011,218	21,493,887	24,255,997	30,106,233	34,009,281
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	15,914,877
Other items (net)	-315,195	-123,049	915,016	817,465	1,031,336	1,221,439	960,983	364,832	5,251,104
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	15,168,938
Other assets	1,438,613	2,079,655	2,351,613	2,591,521	2,915,809	3,482,164	4,350,190	8,575,913	8,823,638
Consolidation adjustment	-182,776	-241,335	-350,126	-358,420	-409,512	-349,381	-488,812	-1,153,194	-1,094,197

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

	Apr. 2015	May, 2015	Jun., 2015	Jul. 2015	Aug. 2015	Sep. 2015	Oct. 2015
Net foreign assets	23,270,512	23,592,242	25,398,192	26,600,769	30,301,623	30,815,252	30,013,769
Claims on nonresidents	31,688,994	32,112,819	34,022,716	35,538,228	40,215,956	40,598,615	39,419,099
Liabilities to nonresidents	8,418,482	8,520,576	8,624,524	8,937,459	9,914,333	9,783,363	9,405,330
Domestic claims	37,980,248	38,414,928	38,444,081	39,239,278	39,883,670	40,138,644	40,210,485
Net claims on general government	-6,973,003	-6,804,553	-7,154,779	-7,327,999	-8,060,803	-7,893,249	-7,869,351
Claims on federal government	3,015,037	3,180,450	3,160,727	3,459,480	3,810,110	3,888,080	3,880,032
Claims on state and local government	1,215,207	1,190,877	1,200,047	1,210,586	1,208,136	1,232,599	1,218,872
Liabilities to federal government	9,439,671	9,398,550	9,898,318	10,144,146	11,252,557	11,140,653	10,961,463
Liabilities to state and local government	1,763,576	1,777,330	1,617,235	1,853,919	1,826,492	1,873,275	2,006,792
Claims on other sectors	44,953,252	45,219,481	45,598,860	46,567,277	47,944,473	48,031,893	48,079,835
Other financial institutions	3,119,672	3,091,474	3,156,338	3,211,723	3,314,625	3,179,958	3,223,110
Public nonfinancial organizations	493,042	492,450	501,261	504,949	522,815	526,815	554,303
Other nonfinancial organizations	29,649,784	29,991,464	30,352,755	31,248,099	32,466,211	32,710,317	32,735,039
Households	11,690,754	11,644,093	11,588,506	11,602,506	11,640,822	11,614,804	11,567,384

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

	Apr. 2015	May, 2015	Jun, 2015	Jul, 2015	Aug, 2015	Sep, 2015	Oct, 2015
Broad money liabilities	42,668,363	42,859,343	43,801,967	44,607,242	46,728,994	47,310,121	46,874,355
Currency outside banking system	6,619,609	6,576,649	6,659,496	6,759,526	6,785,735	6,744,853	6,786,919
Transferable deposits	8,195,835	8,398,012	8,444,771	8,281,466	8,491,194	8,353,884	8,104,792
Other financial institutions	763,473	781,140	587,764	596,883	590,685	579,389	564,222
Public nonfinancial organizations	546,546	555,133	542,592	534,485	598,634	573,361	526,123
Other nonfinancial organizations	4,284,745	4,493,879	4,639,716	4,412,670	4,663,223	4,564,968	4,408,427
Households	2,601,072	2,567,860	2,674,699	2,737,428	2,638,652	2,636,166	2,606,020
Other deposits	27,852,918	27,884,682	28,697,701	29,566,250	31,452,065	32,211,385	31,982,644
Other financial institutions	1,892,170	1,859,344	1,967,084	1,929,988	1,968,297	2,134,594	2,040,282
Public nonfinancial organizations	302,512	346,945	371,795	396,604	564,271	499,574	393,790
Other nonfinancial organizations	9,592,281	9,312,916	9,600,980	10,032,384	10,887,870	11,450,547	11,427,431
Households	16,065,955	16,365,477	16,757,841	17,207,274	18,031,628	18,126,671	18,121,140
Deposits excluded from broad money	2,308,165	2,258,422	2,121,591	2,076,500	2,267,344	2,399,640	2,210,434
Securities other than shares excluded from broad money	1,690,501	1,711,298	1,689,473	1,708,600	1,702,682	1,705,164	1,815,039
Shares and other equity	15,839,248	15,812,064	15,818,368	15,913,919	15,885,576	15,932,575	16,055,826
Other items (net)	-1,255,517	-633,957	410,874	1,533,786	3,600,697	3,606,396	3,268,599
Other liabilities	7,658,711	8,012,343	9,318,218	10,004,818	12,738,170	12,677,436	12,064,725
Other assets	7,645,189	7,461,205	7,649,847	7,369,751	8,043,911	7,959,243	7,683,259
Consolidation adjustment	-1,269,038	-1,185,095	-1,257,498	-1,101,281	-1,093,562	-1,111,797	-1,112,867

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

	Nov, 2015			Dec, 2015			Jan, 2016		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
	Net foreign assets	787,702	29,720,985	30,508,687	659,330	32,484,096	33,143,426	711,036	34,470,889	35,181,925
Claims on nonresidents	1,968,193	38,206,818	40,175,011	1,898,909	41,583,248	43,482,156	1,921,420	43,809,522	45,730,942
Liabilities to nonresidents	1,180,492	8,485,833	9,666,324	1,239,579	9,099,151	10,338,730	1,210,385	9,338,633	10,549,018
Domestic claims	37,972,810	3,302,578	41,275,388	39,438,111	4,572,816	44,010,927	39,411,700	4,434,535	43,846,236
Net claims on general government	-537,365	-6,975,204	-7,512,569	994,608	-6,796,840	-5,802,232	523,847	-7,137,595	-6,613,748
Claims on federal government	2,961,509	1,027,534	3,989,043	2,987,743	1,157,462	4,145,205	3,076,328	1,237,523	4,313,851
Claims on state and local government	1,267,056	112	1,267,168	1,417,610	127	1,417,737	1,351,056	131	1,351,187
Liabilities to federal government	2,915,009	8,002,780	10,917,789	2,194,243	7,954,354	10,148,597	2,552,646	8,375,171	10,927,816
Liabilities to state and local government	1,850,922	69	1,850,991	1,216,502	75	1,216,577	1,350,892	79	1,350,971
Claims on other sectors	38,510,175	10,277,782	48,787,957	38,443,503	11,369,656	49,813,159	38,887,854	11,572,131	50,459,984
Other financial institutions	2,875,462	523,008	3,398,470	3,036,380	653,478	3,689,858	3,029,863	745,867	3,775,730
Public nonfinancial organizations	499,585	56,745	556,330	515,401	62,844	578,245	522,601	65,560	588,161
Other nonfinancial organizations	23,886,147	9,411,349	33,297,496	23,661,925	10,347,355	34,009,281	24,162,710	10,449,640	34,612,350
Households	11,248,981	286,680	11,535,661	11,229,796	305,979	11,535,775	11,172,680	311,063	11,483,744

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

	Nov. 2015			Dec. 2015			Jan. 2016		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
		X	X	X	X	X	X	X	X	X
Broad money liabilities			47,582,011			51,522,991			51,263,110
Money Supply (National Definition)	33,315,431	X	X	35,809,187	X	X	34,839,712	X	X
Currency outside banking system	6,786,597	-	6,786,597	7,239,146	-	7,239,146	7,055,142	-	7,055,142
Transferable deposits	8,522,466	-	8,522,466	9,336,071	-	9,336,071	8,909,609	-	8,909,609
Other financial institutions	563,758	-	563,758	561,564	-	561,564	588,765	-	588,765
Public nonfinancial organizations	532,928	-	532,928	576,887	-	576,887	555,145	-	555,145
Other nonfinancial organizations	4,797,952	-	4,797,952	4,926,353	-	4,926,353	5,025,765	-	5,025,765
Households	2,627,827	-	2,627,827	3,271,266	-	3,271,266	2,739,934	-	2,739,934
Other deposits	18,006,368	14,266,580	32,272,948	19,233,970	15,713,804	34,947,774	18,874,961	16,423,398	35,298,360
Other financial institutions	1,683,802	245,815	1,929,617	1,768,288	268,886	2,037,174	1,988,321	285,539	2,273,859
Public nonfinancial organizations	213,199	152,522	365,721	216,909	195,312	412,222	197,300	199,566	396,866
Other nonfinancial organizations	3,689,287	7,897,210	11,586,497	4,473,741	8,646,049	13,119,790	3,787,050	9,295,112	13,082,163
Households	12,420,080	5,971,033	18,391,113	12,775,031	6,603,557	19,378,588	12,902,290	6,643,181	19,545,471
Deposits excluded from broad money	1,633,398	776,335	2,409,733	1,594,214	1,001,276	2,595,490	1,698,298	1,164,698	2,862,995
Securities other than shares excluded from broad money	1,611,385	245,134	1,856,519	1,601,651	268,240	1,869,891	1,548,270	266,822	1,815,092
Shares and other equity	16,073,328	0	16,073,328	15,914,877	0	15,914,877	19,229,109	0	19,229,109
Other items (net)	3,862,483	0	3,862,483	5,251,104	0	5,251,104	3,857,869	0	3,857,869
Other liabilities	12,594,243	0	12,594,243	15,168,938	0	15,168,938	12,968,773	0	12,968,773
Other assets	7,625,181	0	7,625,181	8,823,638	0	8,823,638	7,997,672	0	7,997,672
Consolidation adjustment	-1,106,579	0	-1,106,579	-1,094,197	0	-1,094,197	-1,113,231	0	-1,113,231

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
2014					
31.12	32,110.5	4.8	–	–	2.2
2015					
31.01	31,448.6	–2.1	–2.1	–2.1	4.4
28.02	31,716.4	0.9	0.9	–1.2	4.1
31.03	31,636.7	–0.3	–0.3	–1.5	6.2
30.04	32,103.4	1.5	1.5	0.0	6.4
31.05	32,310.2	0.6	0.6	0.6	6.8
30.06	32,492.8	0.6	0.6	1.2	6.8
31.07	32,665.5	0.5	0.5	1.7	7.0
31.08	33,030.7	1.1	1.1	2.9	7.6
30.09	32,950.8	–0.2	–0.2	2.6	7.5
31.10	32,859.6	–0.3	–0.3	2.3	8.6
30.11	33,315.4	1.4	1.4	3.8	8.8
31.12	35,809.2	7.5	7.5	11.5	11.5
2016					
31.01	34,839.7	–2.7	–2.7	–2.7	10.8
29.02	35,105.4	0.8	0.8	–2.0	10.7

Table 1.17

Monetary Base (Broad Definition)

(billions of rubles)

	Broad monetary base	Including					the Bank of Russia bonds (OBRs) held by banks ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
31.12.2004	2,380.3	1,669.9	480.4	121.7	91.4	9.7	
31.12.2005	2,914.2	2,195.4	508.6	161.4	7.2	32.9	
31.12.2006	4,122.4	3,062.1	638.1	221.1	98.1	103.1	
31.12.2007	5,513.3	4,118.6	802.2	221.6	270.3	100.7	
31.12.2008	5,578.7	4,372.1	1,027.6	29.9	136.6	12.5	
31.12.2009	6,467.3	4,622.9	900.3	151.4	509.0	283.7	
31.12.2010	8,190.3	5,785.2	994.7	188.4	633.2	588.9	
31.12.2011	8,644.1	6,895.8	981.6	378.4	388.3	–	
31.12.2012	9,852.8	7,667.7	1,356.3	425.6	403.3	–	
31.12.2013	10,503.9	8,307.5	1,270.0	408.8	517.6	–	
31.12.2014	11,332.0	8,840.5	1,215.5	471.3	804.6	–	
2015							
31.01	9,898.0	7,752.1	880.7	497.4	767.8	–	
28.02	9,665.5	7,715.8	1,146.7	493.3	309.7	–	
31.03	9,662.5	7,522.7	1,342.3	505.3	292.2	–	
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	–	
2016							
31.01	10,507.1	7,971.6	1,747.0	382.3	406.2	–	
29.02	10,565.1	8,058.7	1,773.5	394.0	338.8	–	

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 ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
2016							
02.02	10,252.7	7,906.3	1,505.6	382.4	458.5	—	
03.02	10,297.6	7,906.3	1,666.7	382.4	342.3	—	
04.02	9,984.3	7,908.1	1,387.9	382.0	306.3	—	
05.02	9,933.4	7,938.2	1,314.3	382.0	298.9	—	
08.02	9,959.4	7,983.2	1,276.7	382.1	317.5	—	
09.02	9,999.1	7,979.0	957.9	382.1	680.1	—	
10.02	10,224.3	7,994.4	840.2	381.5	1,008.1	—	
11.02	10,430.4	8,019.6	1,701.0	381.4	328.4	—	
12.02	10,501.4	8,074.4	1,738.2	381.4	307.4	—	
15.02	10,556.6	8,146.6	1,713.5	381.4	315.1	—	
16.02	10,361.3	8,145.5	1,492.1	383.4	340.2	—	
17.02	10,456.0	8,151.7	1,606.5	394.4	303.4	—	
18.02	10,325.4	8,167.5	1,474.5	394.2	289.3	—	
19.02	10,541.0	8,191.8	1,635.2	394.1	319.9	—	
20.02	10,550.6	8,221.5	1,590.8	394.1	344.2	—	
24.02	10,698.1	8,232.9	1,665.6	394.0	405.7	—	
25.02	10,537.6	8,170.9	1,629.7	394.0	343.0	—	
26.02	10,160.7	8,137.5	1,315.2	394.0	314.0	—	
29.02	10,131.4	8,114.0	1,331.9	394.0	291.5	—	

¹ 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

	(millions of rubles)											
	2015						2016					
	01.03	01.04	01.05	01.06	01.07	01.08	01.09	01.10	01.11	01.12	01.02	01.03
1. Precious metals	3,022,058	2,895,372	2,615,313	2,624,859	2,789,045	2,760,799	3,278,112	3,356,621	3,398,585	3,258,868	4,099,284	4,398,689
2. Funds placed with nonresidents and securities issued by nonresidents	18,477,083	16,976,794	14,874,607	15,149,857	16,248,426	17,204,351	19,807,332	20,010,943	19,164,333	19,798,474	23,307,264	22,825,097
3. Credits and deposits	8,334,837	8,287,047	8,306,500	7,620,604	7,735,439	7,532,730	7,386,458	6,764,696	6,484,483	6,057,403	5,833,833	5,302,058
4. Securities	646,126	651,807	640,065	649,642	656,343	675,348	705,981	711,933	722,487	747,567	789,483	783,164
of which:												
– Russian government securities	391,630	397,416	385,965	393,755	400,414	417,497	448,383	454,964	462,147	487,213	520,923	518,300
5. Claims on IMF	1,083,689	1,015,436	903,238	909,993	974,498	1,033,003	1,176,630	1,160,129	1,119,969	1,135,504	1,334,416	1,932,675
6. Other assets	457,194	957,559	2,346,183	2,290,411	1,452,184	920,156	851,574	847,716	823,045	841,568	968,910	946,955
of which:												
– fixed assets ¹	X	X	X	X	X	X	X	X	X	X	X	X
– advance payments on profit tax	–	–	–	–	–	–	–	–	–	–	–	–
Total assets	32,020,987	30,784,015	29,685,906	29,245,366	29,855,935	30,126,387	33,206,087	32,852,038	31,712,902	31,839,384	36,333,190	36,188,638
1. Cash in circulation	7,716,087	7,523,031	7,699,557	7,541,036	7,639,580	7,718,391	7,760,293	7,712,182	7,732,299	7,725,769	7,971,902	8,059,025
2. Funds in accounts with the Bank of Russia	13,121,289	12,720,436	11,588,928	11,284,370	11,819,939	11,924,669	12,860,756	12,610,461	12,062,348	12,106,220	12,835,585	12,152,364
of which:												
– Russian government funds	9,793,065	8,974,513	8,091,840	7,967,274	8,492,649	8,624,458	9,542,563	9,265,456	8,734,275	8,667,626	9,221,606	8,695,435
– funds of resident credit institutions	2,192,427	2,481,467	2,186,632	1,980,558	2,224,771	2,119,154	2,142,339	2,163,485	2,048,146	2,169,745	2,540,818	2,511,115
3. Float	19,507	11,078	11,683	8,794	19,739	6,743	11,803	14,223	6,667	22,378	7,826	6,962
4. Bank of Russia bonds	–	–	–	–	–	–	–	–	–	–	–	–
5. Liabilities to IMF	894,259	854,949	766,363	778,027	833,323	886,417	992,450	980,990	951,689	966,855	1,119,585	1,789,439
5. Other liabilities	1,215,766	620,459	546,994	560,775	471,002	517,825	2,508,458	2,461,866	1,887,597	1,945,876	1,897,426	1,679,999
6. Capital	9,054,079	9,054,062	9,072,381	9,072,364	9,072,352	9,072,342	9,072,327	9,072,316	9,072,302	9,072,286	12,500,866	12,500,849
7. Profit of a fiscal year	–	–	–	–	–	–	–	–	–	–	–	–
Total liabilities	32,020,987	30,784,015	29,685,906	29,245,366	29,855,935	30,126,387	33,206,087	32,852,038	31,712,902	31,839,384	36,333,190	36,188,638

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

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

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

Table 2.2

The Bank of Russia Key Rate¹

Period	% p.a.
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

¹ In order to ensure the application of the Bank of Russia key rate as an indicator of the borrowed funds value, from January 1, 2016, the Bank of Russia refinancing rate in regulations of the Russian Federation Government will be substituted for the Bank of Russia key rate, unless stipulated otherwise by federal law (Resolution of the Russian Federation Government No. 1340, dated December 8, 2015).

Table 2.3

Required Reserves Ratios

Date	For funds borrowed from nonresident banks ¹	On individual deposits in rubles in Sberbank	For funds borrowed from individuals in rubles	For funds borrowed from legal entities in foreign currency	For funds borrowed from legal entities in rubles	For funds borrowed from individuals in foreign currency	(percent)	
							Required reserve ratio on 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	–	–	–

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

Table 2.3 (end)
(percent)

	Required reserve ratio on 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					
			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				
01.03.2011 – 31.03.2011	4.50			3.50				
01.04.2011 – 28.02.2013	5.50			4.00				
01.03.2013 –			4.25					

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 Russia¹

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

¹ The Required Reserves Averaging Ratio set by the Bank of Russia

	Averaging ratio	Credit institutions for which required reserves averaging ratio was set
01.08.2004 –	0.20	all credit institutions
of which:		
– 31.10.2004		settlement nonbanking credit institutions and settlement centres of the organised securities market
– 30.09.2006		credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.11.2004 – 31.12.2015	1.00	settlement nonbanking credit institutions and settlement centres of the organised securities market
01.10.2006 – 31.10.2007	0.30	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.11.2007 – 29.02.2008	0.40	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.03.2008 – 30.06.2008	0.45	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.07.2008 – 31.08.2008	0.50	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.09.2008 – 30.09.2008	0.55	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.10.2008 – 09.12.2013	0.60	credit institutions except settlement nonbanking credit institutions, settlement centres of the organised securities market and nonbanking credit institutions, which have a responsibility for money transfers without opening bank accounts and other associated operations
01.01.2012 – 31.12.2015	1.00	nonbanking credit institutions, which have a responsibility for money transfers without opening bank accounts and other associated operations
10.12.2013 – 09.09.2015	0.70	credit institutions except settlement nonbanking credit institutions and nonbanking credit institutions, which have a responsibility for money transfers without opening bank accounts and other associated operations
10.09.2015 –	0.80	banks
10.09.2015 – 31.12.2015	1.00	nonbanking credit institutions, which have a responsibility for deposit and credit operations
01.01.2016 –	1.00	nonbanking credit institutions

Table 2.6

Fixed-term Rates on the Bank of Russia Deposit Operations

(% p.a.)

Period of validity	Overnight	Demand deposits	Tom-next	Spot-next	One week ¹	Spot-week ¹	Tom – 1 month ¹
01.12.2008 – 09.02.2009	–	6.75	6.75	6.75	7.25	7.25	–
10.02.2009 – 23.04.2009	–	7.75	7.75	7.75	8.25	8.25	–
24.04.2009 – 13.05.2009	–	7.25	7.25	7.25	7.75	7.75	–
14.05.2009 – 04.06.2009	–	6.75	6.75	6.75	7.25	7.25	–
05.06.2009 – 12.07.2009	–	6.25	6.25	6.25	6.75	6.75	–
13.07.2009 – 09.08.2009	–	5.75	5.75	5.75	6.25	6.25	–
10.08.2009 – 14.09.2009	–	5.50	5.50	5.50	6.00	6.00	–
15.09.2009 – 29.09.2009	–	5.25	5.25	5.25	5.75	5.75	–
30.09.2009 – 29.10.2009	–	4.75	4.75	4.75	5.25	5.25	–
30.10.2009 – 24.11.2009	–	4.25	4.25	4.25	4.75	4.75	–
25.11.2009 – 27.12.2009	–	3.75	3.75	3.75	4.25	4.25	–
28.12.2009 – 23.02.2010	–	3.50	3.50	3.50	4.00	4.00	–
24.02.2010 – 28.03.2010	–	3.25	3.25	3.25	3.75	3.75	–
29.03.2010 – 29.04.2010	2.75	3.00	3.00	3.00	3.50	3.50	–
30.04.2010 – 31.05.2010	2.50	2.75	2.75	2.75	3.25	3.25	–
01.06.2010 – 26.12.2010	2.50	2.50	2.50	2.50	2.75	2.75	–
27.12.2010 – 27.02.2011	2.75	2.75	2.75	2.75	3.00	3.00	–
28.02.2011 – 02.05.2011	3.00	3.00	3.00	3.00	3.00	3.00	–
03.05.2011 – 30.05.2011	3.25	3.25	3.25	3.25	3.25	3.25	–
31.05.2011 – 14.09.2011	3.50	3.50	3.50	3.50	3.50	3.50	–
15.09.2011 – 25.12.2011	3.75	3.75	3.75	3.75	3.75	3.75	–
26.12.2011 – 13.09.2012	4.00	4.00	4.00	4.00	4.00	4.00	4.00
14.09.2012 – 10.12.2012	4.25	4.25	4.25	4.25	4.25 ²	4.25 ²	4.25
11.12.2012 – 02.03.2014	4.50	4.50	4.50	4.50	–	–	4.50 ³
03.03.2014 – 27.04.2014	6.00	6.00	6.00	6.00	–	–	–
28.04.2014 – 27.07.2014	6.50	6.50	6.50	6.50	–	–	–
28.07.2014 – 04.11.2014	7.00	7.00	7.00	7.00	–	–	–
05.11.2014 – 11.12.2014	8.50	8.50	8.50	8.50	–	–	–
12.12.2014 – 15.12.2014	9.50	9.50	9.50	9.50	–	–	–
16.12.2014 – 01.02.2015	16.00	16.00	16.00	16.00	–	–	–
02.02.2015 – 15.03.2015	14.00	14.00	14.00	14.00	–	–	–
16.03.2015 – 04.05.2015	13.00	13.00	13.00	13.00	–	–	–
05.05.2015 – 15.06.2015	11.50	11.50	11.50	11.50	–	–	–
16.06.2015 – 02.08.2015	10.50	10.50	10.50	10.50	–	–	–
03.08.2015 –	10.00	10.00	10.00	10.00	–	–	–

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

Table 2.7

Fixed-term Rates on the Bank of Russia Lombard Loans

Period of validity	Fixed-term rate, %		
	for the term of 1 day	for the term of 7 days ¹	for the term of 30 days ²
30.09.2009 – 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 ³	6.50	6.50
04.04.2014 – 27.04.2014	8.00	8.00	8.00
28.04.2014 – 27.07.2014	8.50	8.50	8.50
28.07.2014 – 04.11.2014	9.00	— ⁴	— ⁴
05.11.2014 – 11.12.2014	10.50	—	—
12.12.2014 – 15.12.2014	11.50	—	—
16.12.2014 – 01.02.2015	18.00	—	—
02.02.2015 – 15.03.2015	16.00	—	—
16.03.2015 – 04.05.2015	15.00	—	—
05.05.2015 – 15.06.2015	13.50	—	—
16.06.2015 – 02.08.2015	12.50	—	—
03.08.2015 –	12.00	—	—

¹ Since April 17, 2012 operations are suspended.² Since February 10, 2011 operations are suspended.³ These interest rates were set from 11.00 March 3, 2014.⁴ Since July 25, 2014 the Bank of Russia has terminated to establish interest rates on operations which are suspended.

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

Period of validity	Interest rate on the loans secured by											
	gold for the term						assets and guarantees for the term					
	1 day	from 2 to 549 days ¹	up to 90 days ²	from 91 to 180 days ²	from 181 to 365 days ²	1 day	from 2 to 549 days ¹	up to 90 days ²	from 91 to 180 days ²	from 181 to 365 days ³		
15.09.2011 – 31.10.2011	–	–	6.75	–	–	–	–	7.00	7.50	8.25		
01.11.2011 – 25.12.2011	–	–	6.75	7.25	–	–	–	7.00	7.50	8.25		
26.12.2011 – 01.04.2012	–	–	6.75	7.25	–	–	–	7.00	7.50	8.00		
02.04.2012 – 13.09.2012	–	–	6.75	7.25	7.75	–	–	7.00	7.50	8.00		
14.09.2012 – 02.04.2013	–	–	7.00	7.50	8.00	–	–	7.25	7.75	8.25		
03.04.2013 – 15.05.2013	–	–	6.75	7.25	7.75	–	–	7.00	7.50	8.00		
16.05.2013 – 10.06.2013	–	–	6.50	7.00	7.50	–	–	6.75	7.25	7.75		
11.06.2013 – 15.09.2013	–	–	6.50	7.00	7.25	–	–	6.75	7.25	7.50		
16.09.2013 – 02.02.2014	6.50	–	6.50	7.00	7.25	6.50	–	6.75	7.25	7.50		
03.02.2014 – 02.03.2014	6.50	7.00	–	–	–	6.50	7.25	–	–	–		
03.03.2014 ⁴ – 27.04.2014	8.00	8.50	–	–	–	8.00	8.75	–	–	–		
28.04.2014 – 27.07.2014	8.50	9.00	–	–	–	8.50	9.25	–	–	–		
28.07.2014 – 04.11.2014	9.00	9.50	–	–	–	9.00	9.75	–	–	–		
05.11.2014 – 11.12.2014	10.50	11.00	–	–	–	10.50	11.25	–	–	–		
12.12.2014 – 15.12.2014	11.50	12.00	–	–	–	11.50	12.25	–	–	–		
16.12.2014 – 01.02.2015	18.00	18.50	–	–	–	18.00	18.75	–	–	–		
02.02.2015 – 15.03.2015	16.00	16.50	–	–	–	16.00	16.75	–	–	–		
16.03.2015 – 04.05.2015	15.00	15.50	–	–	–	15.00	15.75	–	–	–		
05.05.2015 – 15.06.2015	13.50	14.00	–	–	–	13.50	14.25	–	–	–		
16.06.2015 – 02.08.2015	12.50	13.00	–	–	–	12.50	13.25	–	–	–		
03.08.2015 –	12.00	12.50	–	–	–	12.00	12.75	–	–	–		

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

² Since February 1, 2014 operations are suspended.

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

⁴ These interest rates were set from 11.00 March 3, 2014.

Table 2.10 (cont.)

		Collateralized loans by assets and guarantees ¹					
		on fixed-term rate of which for the term					
1	total amount of loans, millions of rubles	from 1 to 90 days		from 91 to 180 days		from 181 to 365 days	
		15	16	17	18	19	
2015							
January	1,057,930.97	20,892.89	78,496.15	23,768.30	572.50	—	—
February	805,752.35	18,045.33	16,211.67	1,820.65	—	283.00	283.00
March	785,843.90	13,900.00	58,581.26	1,959.50	8,958.00	2,446.00	2,446.00
April	1,307,378.39	586,101.00	12,753.89	572.50	3,321.00	370.00	370.00
May	945,793.23	103,882.63	9,504.75	215.00	737.30	—	—
June	683,519.50	7,315.20	7,234.25	592.05	241.50	580.00	580.00
July	1,114,324.00	6,520.10	6,275.80	162.00	778.00	588.10	588.10
August	755,159.25	635.00	2,679.40	2,062.39	400.00	1,006.00	1,006.00
September	510,823.76	3,503.10	4,697.15	1,082.64	1,420.90	168.00	168.00
October	411,108.32	—	8,451.10	1,406.92	1,068.80	181.50	181.50
November	507,777.40	1,586.50	5,831.10	345.80	14.00	—	—
December	787,596.50	373,169.00	11,809.00	1,948.50	—	670.00	670.00
2016							
January	1,072,048.70	865,730.90	92,865.50	2,002.30	10,000.00	1,450.00	1,450.00
February	1,138,533.60	990,410.00	38,848.60	3,000.00	4,900.00	1,375.00	1,375.00

Table 2.10 (cont.)

1		Collateralized loans by assets and guarantees ¹											weighted average rate, % p.a.
		on auction of which for the term				number of announced/valid loan auctions				18 months			
		3 weeks ⁴	3 months ⁴	12 months ⁴	18 months ⁴	3 weeks	3 months	12 months	18 months	26	27	28	
2015													
January	-	934,201.13	-	-	-	-	-	1/1	-	-	-	-	17.36
February	-	769,391.70	-	-	-	-	-	1/1	-	-	-	-	15.29
March	-	699,999.14	-	-	-	-	-	1/1	-	-	-	-	15.41
April	-	704,260.00	-	-	-	-	-	1/1	-	-	-	-	14.31
May	-	831,453.55	-	-	-	-	-	1/1	-	-	-	-	12.77
June	-	667,556.50	-	-	-	-	-	1/1	-	-	-	-	12.75
July	-	600,000.00	-	-	-	500,000.00	-	1/1	-	-	1/1	-	11.75
August	-	748,376.46	-	-	-	-	-	1/1	-	-	-	-	11.27
September	-	499,951.97	-	-	-	-	-	1/1	-	-	-	-	11.30
October	-	400,000.00	-	-	-	-	-	1/1	-	-	-	-	11.56
November	-	500,000.00	-	-	-	-	-	1/1	-	-	-	-	11.72
December	-	400,000.00	-	-	-	-	-	1/1	-	-	-	-	12.03
2016													
January	-	100,000.00	-	-	-	-	-	1/1	-	-	-	-	12.47
February	-	100,000.00	-	-	-	-	-	1/1	-	-	-	-	12.19

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	
2015												
January	762.20	–	762.20	–	–	–	–	–	–	–	–	18.50
February	75.20	–	75.20	–	–	–	–	–	–	–	–	16.50
March	528.70	–	438.70	90.00	–	–	–	–	–	–	–	15.99
April	249.40	–	249.40	–	–	–	–	–	–	–	–	15.50
May	195.50	–	195.50	–	–	–	–	–	–	–	–	14.00
June	45.00	–	–	–	–	–	45.00	–	–	–	–	14.00
July	251.70	–	251.70	–	–	–	–	–	–	–	–	13.00
August	457.80	–	457.80	–	–	–	–	–	–	–	–	12.50
September	–	–	–	–	–	–	–	–	–	–	–	–
October	1,081.80	–	81.80	1,000.00	–	–	–	–	–	–	–	12.50
November	426.50	–	426.50	–	–	–	–	–	–	–	–	12.50
December	534.40	–	534.40	–	–	–	–	–	–	–	–	12.50
2016												
January	859.20	–	859.20	–	–	–	–	–	–	–	–	12.50
February	–	–	–	–	–	–	–	–	–	–	–	–

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

² Since April 17, 2012 operations are suspended.

³ Since February 1, 2014 operations are suspended.

⁴ Auctions are conducted under the floating interest rate.

Table 2.11

Interest Rates on Specialized Refinancing Tools of the Bank of Russia

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

(% p.a.)

Date	pledge of receivables					pledge of bonds issued to finance investment projects and included into the Bank of Russia Lombard List	mortgages issued under Military Mortgage program	guarantees of JSC Federal Corporation for the Development of Small and Medium-sized Enterprises
	on target loan agreements on lending to small and medium-sized businesses	on loans extended to implement investment projects	on loan agreements backed by insurance contracts of OJSC EXIAR ¹	on loans extended to leasing companies				
05.11.2014 – 11.12.2014	5.50	8.00	8.00	–	8.00	–	–	–
12.12.2014 – 01.02.2015	6.50	9.00	9.00	–	9.00	–	10.75	–
02.02.2015 – 15.03.2015	6.50	9.00	9.00	–	9.00	–	10.75	–
16.03.2015 – 04.05.2015	6.50	9.00	9.00	–	9.00	–	10.75	6.50 ²
05.05.2015 – 15.06.2015	6.50	9.00	9.00	–	9.00	–	10.75	6.50
16.06.2015 – 02.08.2015	6.50	9.00	9.00	–	9.00	–	10.75	6.50
03.08.2015 –	6.50	9.00	9.00	9.00 ³	9.00	–	10.75	6.50

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

² The rate is effective from March 27, 2015.

³ The rate is effective from December 11, 2015.

Table 2.12

Weighted Average Interest Rates on the Bank of Russia Deposit Operations

(% p.a.)

	On deposits attracted on fixed-term rates by maturity			On all deposit operations attracted on fixed-term rates		On deposit operations attracted on auction rates by maturity							On all deposit operations attracted on auction rates	On all deposit operations	
	demand deposit	1 day	1 month ¹	1 week ¹	operations "fine-tuning"	1 day	2 days	3 days	4 days	5 days	6 days				
												1 day			2 days	3 days	4 days	5 days	6 days
2015															
January	15.98	16.00	-	-	16.00	16.91	-	16.88	16.91	-	-	-	-	-	16.29
February	14.00	14.00	-	-	14.00	14.87	-	-	-	-	-	-	-	-	14.08
March	13.31	13.57	-	-	13.56	-	-	-	-	-	-	-	-	-	13.56
April	12.98	13.00	-	-	13.00	-	-	-	-	-	-	-	-	-	13.00
May	11.50	11.50	-	-	11.50	-	-	-	-	-	-	-	-	-	11.50
June	10.91	10.99	-	-	10.99	-	-	-	-	-	-	-	-	-	10.99
July	10.49	10.50	-	-	10.50	-	-	-	-	-	-	-	-	-	10.50
August	10.00	10.00	-	-	10.50	-	-	-	-	-	-	-	-	-	10.00
September	10.00	10.00	-	-	10.00	-	-	-	-	-	-	-	-	-	10.00
October	10.00	10.00	-	-	10.00	-	-	-	-	-	-	-	-	-	10.00
November	10.00	10.00	-	-	10.00	-	-	-	-	-	-	-	-	-	10.00
December	10.00	10.00	-	-	10.00	-	-	-	-	-	-	-	-	-	10.00
2016															
January	10.00	10.00	-	-	10.00	-	-	-	-	-	-	-	-	-	10.00
February	10.00	10.00	-	-	10.00	-	-	-	-	-	-	-	-	-	10.00

¹ Since July 25, 2014 the Bank of Russia has terminated to establish interest rates on operations which are suspended.

Table 2.14

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

Date of auction	Maturity of deposits	Number of credit institutions participating in auction	Number of the Bank of Russia territorial branches	Total sum of applications of credit institutions participating in auction, billions of rubles	Min rate from credit institutions applications, % p.a.	Max rate from credit institutions applications, % p.a.	Cut-off rate, % p.a.	Weighted average rate, % p.a.	Volume of attracted on auction monetary funds, billions of rubles
2014									
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
2015									
13.01	1 day	15	4	114.23	16.47	17.00	17.00	16.79	114.23
14.01	1 day	29	9	227.54	16.55	17.00	17.00	16.91	227.54
20.01	1 day	32	11	223.33	16.48	17.00	17.00	16.94	223.33
21.01	1 day	48	16	282.54	16.55	17.00	17.00	16.95	250.00
22.01	1 day	44	15	288.99	16.50	17.00	16.95	16.89	190.00
23.01	3 days	57	17	357.16	16.50	17.00	16.96	16.88	300.00
30.01	4 days	54	18	304.65	16.55	17.00	17.00	16.90	304.65
02.02	1 day	29	14	128.59	14.50	15.00	15.00	14.93	128.59
03.02	1 day	60	18	467.24	14.75	15.00	15.00	14.93	410.00
06.02 ¹	3 days	61	17	590.87	13.95	15.00	—	—	—
09.02	1 day	53	17	266.03	13.95	15.00	14.93	14.73	220.00

¹ Fine-tuning deposit auction is recognized as nonvalid.

Table 2.15

REPO Aggregates

Date	Funds provided, millions of rubles	Weighted average duration, days	Weighted average rate, % p.a.	Debt, millions of rubles
2016				
01.02	68,418.10	1	12.00	835,649.43
02.02	65,604.53	1	12.00	832,789.66
03.02	454,725.60	2	12.00	455,071.49
04.02	332,705.80	1	12.00	433,044.47
05.02	314,810.26	3	12.00	414,577.83
08.02	306,673.36	1	12.00	406,231.83
09.02	286,425.84	1	12.00	385,942.03
10.02	421,195.55	6	11.78	422,062.79
11.02	40,180.66	1	12.00	420,925.19
12.02	48,310.95	3	12.00	429,072.62
15.02	59,487.06	1	12.00	440,219.85
16.02	72,589.82	1	12.00	453,221.99
17.02	593,322.73	6	11.56	594,527.41
18.02	141,615.21	1	12.00	682,444.68
19.02	152,104.43	1	12.00	689,254.31
20.02	169,076.88	4	12.00	706,384.79
24.02	629,409.59	6	11.67	630,544.36
25.02	159,701.44	1	12.00	650,767.50
26.02	116,955.11	3	12.00	608,056.88
29.02	299,553.61	1	12.00	790,638.56

Table 2.16

Official Exchange Rate of US Dollar Against Ruble

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2015															
January	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	62.7363	64.8425	66.0983
February	68.9291	68.9291	69.6640	67.7727	65.4470	68.6113	66.0432	66.0432	66.0432	65.7817	65.4469	66.0585	66.0994	65.0862	65.0862
March	61.2718	61.2718	62.2248	62.3649	61.8745	61.8457	59.9938	59.9938	59.9938	59.9938	60.6649	62.6797	60.9595	61.3167	61.3167
April	57.6500	58.3536	56.9902	56.7534	56.7534	56.7534	56.5161	55.3328	54.0270	52.5424	51.0678	51.0678	51.0678	52.4220	51.9749
May	51.1388	51.1388	51.1388	51.1388	51.1388	51.7574	49.9816	50.3615	50.7511	50.7511	50.7511	50.7511	50.9140	49.5366	50.0774
June	52.9716	52.8213	53.4413	53.0590	54.9908	56.2463	56.2463	56.2463	56.0435	55.9100	54.8219	54.5285	54.5285	54.5285	54.5285
July	55.8413	55.4756	55.6555	55.6049	55.6049	55.6049	56.4112	57.2192	57.2174	56.9803	56.6685	56.6685	56.6685	56.6079	56.9774
August	60.3458	60.3458	60.3458	62.4677	62.9182	62.7184	63.8644	63.8399	63.8399	63.8399	64.4977	63.2098	65.0169	63.9988	64.9363
September	66.7152	65.3495	66.6756	67.0102	67.6850	67.6850	67.6850	68.4864	68.7932	67.6219	68.4961	68.0093	68.0093	68.0093	67.9571
October	65.7364	65.0336	65.9414	65.9414	65.9414	65.6248	65.0962	62.7061	62.2942	61.2967	61.2967	61.2967	61.1535	62.2237	63.1248
November	64.3742	64.3742	63.7993	63.8525	63.8525	63.3991	63.6832	63.6832	63.6832	64.6606	64.3908	64.5693	65.4541	66.6343	66.6343
December	66.7370	66.2584	66.7402	67.7691	67.6698	67.6698	67.6698	68.5156	69.3026	69.2000	69.2151	69.1755	69.1755	69.1755	70.2244
2016															
January	72.9299	72.9299	72.9299	72.9299	72.9299	72.9299	72.9299	72.9299	72.9299	72.9299	72.9299	75.9507	76.6041	76.4275	76.5230
February	75.1723	76.3264	77.9273	79.2593	76.4609	77.3409	77.3409	77.3409	76.8614	78.6805	79.0689	79.1144	79.4951	79.4951	79.4951

(rubles/US dollar)

Table 2.16 (end)
(rubles/US dollar)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
2015																
January	64.8337	65.1738	65.1738	65.1738	64.9732	64.9862	65.5558	65.4000	63.3930	63.3930	63.3930	65.5937	67.8153	67.1506	68.7303	68.9291
February	65.0862	62.6632	62.8353	62.4001	62.1307	61.7235	61.7235	61.7235	63.5083	63.5083	62.5906	60.7109	61.2718	–	–	–
March	61.3167	62.1497	61.7510	61.3483	59.8308	60.0341	60.0341	60.0341	58.7710	58.7710	57.3879	56.4271	57.7279	57.7279	57.7279	58.4643
April	50.5033	49.6749	50.5295	50.5295	50.5295	51.5207	53.9728	53.6555	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
2016																
January	76.5650	76.5650	76.5650	78.6678	78.4862	79.4614	83.5913	80.5714	80.5714	80.5714	77.7965	81.8394	78.9969	77.3674	75.1723	75.1723
February	77.7792	76.2450	77.8503	75.4575	76.3657	77.1326	77.1326	77.1326	77.1326	76.3928	76.3929	75.0903	75.0903	75.0903	–	–

Table 2.17

Official Exchange Rate of Euro Against Ruble

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2015															
January	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	74.3551	76.7735	77.9629
February	78.1105	78.1105	78.7900	76.8271	75.0415	77.9356	75.6591	75.6591	75.6591	75.6591	74.5833	74.7386	74.8311	74.3675	74.3675
March	68.6857	68.6857	69.5424	69.8487	69.1138	68.3086	66.1012	66.1012	66.1012	66.1012	66.1012	66.9168	64.6232	64.9650	64.9650
April	62.0487	62.7476	61.6919	61.7363	61.7363	61.7363	62.0377	60.4124	58.7003	58.7003	56.5251	54.2749	54.2749	55.5201	54.8387
May	57.1578	57.1578	57.1578	57.1578	57.1578	57.4093	56.1843	57.2207	56.8971	56.8971	56.8971	56.8971	57.1102	55.7138	57.1383
June	58.0145	57.7020	58.6037	59.1130	61.9471	63.3221	63.3221	63.3221	62.5053	63.0721	62.2064	61.4754	61.4754	61.4754	61.4754
July	62.3803	61.6556	61.5661	61.7492	61.7492	61.7492	62.4246	63.0441	63.0822	63.0430	62.9474	62.9474	62.9474	62.9819	62.6239
August	66.0002	66.0002	66.0002	68.5770	68.9961	68.1435	69.6314	69.8089	69.8089	69.8089	70.7540	69.6762	72.2078	71.1475	72.3650
September	74.8478	73.8449	75.0901	75.2659	75.4011	75.4011	75.4011	76.3692	76.9246	75.5742	76.6951	76.8165	76.8165	76.8165	77.1313
October	73.7760	72.4865	73.6302	73.6302	73.6302	73.7951	72.9468	70.4691	70.3052	69.3450	69.3450	69.3450	69.5499	70.8977	72.0506
November	70.7537	70.7537	70.3961	70.3782	70.3782	68.8261	69.2555	69.2555	69.2555	69.6136	69.2394	69.3797	70.3370	71.8184	71.8184
December	70.6478	70.1345	70.8647	71.7404	73.6721	73.6721	73.6721	74.4079	75.3111	75.5595	76.0674	75.7472	75.7472	75.7472	76.9659
2016															
January	79.6395	79.6395	79.6395	79.6395	79.6395	79.6395	79.6395	79.6395	79.6395	79.6395	79.6395	82.8090	83.4372	82.7175	83.1499
February	81.9077	82.8141	84.9719	86.5115	84.8104	86.5754	86.5754	86.5754	85.6543	88.0435	89.2213	89.3439	89.8454	89.8454	89.8454

(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
2015																
January	76.3352	75.8623	75.8623	75.8623	75.1740	75.2735	75.8218	75.7724	71.9067	71.9067	71.9067	73.5633	76.2922	76.2629	77.5690	78.1105
February	74.3875	71.5426	71.3243	71.0800	70.9408	70.0315	70.0315	70.0315	70.0315	71.9422	71.1655	68.9797	68.6857	—	—	—
March	64.9650	65.4063	65.4314	65.0108	64.1446	64.0504	64.0504	64.0504	64.1473	64.3425	62.7651	62.0811	62.5655	62.5655	62.5655	63.3695
April	53.6598	52.9087	54.5163	54.5163	54.5163	55.5496	57.5998	57.7226	55.1255	54.6590	54.6590	54.6590	55.8747	56.9016	56.8060	—
May	56.9881	56.9881	56.9881	56.1030	55.1085	55.2441	55.5714	55.5508	55.5508	55.5508	54.7477	54.8412	55.6757	57.1433	58.0145	58.0145
June	62.1045	61.1040	60.7452	60.6417	60.9130	60.9130	60.9130	60.8567	61.0546	60.5852	61.1986	61.4066	61.4066	61.4066	61.5206	—
July	62.3986	62.1841	61.9183	61.9183	61.9183	61.6929	61.7622	62.3948	62.9330	63.6090	63.6090	63.6090	65.0830	66.6248	65.9882	64.6478
August	72.3650	72.3650	72.5712	72.9187	72.7085	74.4738	76.6709	76.6709	76.6709	81.1533	80.7248	79.7252	76.3369	75.0469	75.0469	75.0469
September	75.9013	74.2407	73.9378	74.9726	74.9726	74.9726	74.8304	73.9568	73.5367	74.5435	73.1397	73.1397	73.1397	73.2684	74.5825	—
October	71.2810	69.7710	69.7710	69.7710	69.7796	70.5290	71.1738	71.0895	68.7903	68.7903	68.7903	69.0104	70.2124	72.1479	70.1427	70.7537
November	71.8184	71.3987	69.7819	69.0021	69.3390	69.3886	69.3886	69.3886	69.7037	69.8076	69.8987	69.7034	70.3859	70.3859	70.3859	—
December	78.2312	77.0400	76.6788	77.4052	77.4052	77.4052	77.4830	77.6145	77.5443	76.0441	77.0500	77.0500	77.0500	77.6032	79.5470	79.6972
2016																
January	83.2951	83.2951	83.2951	85.6220	85.2988	87.0341	91.1814	87.2266	87.2266	87.2266	84.1603	88.8858	85.8459	84.1370	81.9077	81.9077
February	87.1905	85.0894	86.9588	84.0521	84.9187	85.8563	85.8563	85.8563	85.8563	84.0779	84.2155	82.9748	82.9748	82.9748	—	—

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										

(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										

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
2016				
02.02	2,753.33	34.55	2,122.67	1,214.70
03.02	2,815.09	35.90	2,154.66	1,245.19
04.02	2,879.52	36.34	2,196.59	1,269.03
05.02	2,817.80	35.42	2,187.86	1,243.89
06.02	2,880.69	36.65	2,265.26	1,285.55
09.02	2,899.65	36.84	2,238.86	1,233.10
10.02	3,007.48	37.79	2,339.91	1,302.76
11.02	3,008.35	39.00	2,343.84	1,304.11
12.02	3,111.44	38.46	2,388.43	1,330.30
13.02	3,167.94	40.00	2,433.15	1,331.58
16.02	3,021.92	39.11	2,340.62	1,297.84
17.02	2,971.01	37.41	2,296.90	1,250.18
18.02	3,009.54	38.42	2,342.76	1,279.00
19.02	2,921.89	37.00	2,285.30	1,244.54
20.02	2,999.04	37.44	2,305.44	1,230.06
21.02	3,053.09	38.12	2,333.56	1,257.29
25.02	3,026.51	37.36	2,298.89	1,223.13
26.02	3,034.25	37.63	2,308.72	1,205.94
27.02	2,971.89	36.60	2,225.90	1,170.89

3. FINANCIAL MARKETS

3.1. Interbank Money Market

Table 3.1.1

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

	Monthly Average Actual Rates on Moscow Banks' Credits (% p.a.)																		
	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR)						Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-IG)						Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-B)						
	term of credit																		
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
2015																			
January	16.96	17.44	19.97	21.91	15.98	—	16.94	17.66	20.27	21.25	—	—	17.17	19.92	21.04	—	18.00	—	
February	15.12	16.06	15.83	17.48	—	—	15.06	—	—	15.92	—	—	15.31	16.14	16.38	16.04	—	—	
March	14.90	15.51	15.96	15.81	—	—	14.77	15.14	—	14.95	—	—	15.06	—	16.00	—	—	—	
April	14.36	14.78	14.79	15.25	14.95	—	14.30	13.77	14.43	—	—	—	14.58	—	14.63	14.63	—	—	
May	12.83	12.98	13.40	13.48	—	—	12.74	12.99	13.05	—	—	—	12.98	14.53	13.29	13.60	—	—	
June	12.50	12.62	12.87	13.46	—	11.59	12.46	12.96	12.25	—	—	11.52	12.68	—	16.50	14.48	—	—	
July	11.52	12.19	12.32	13.35	—	12.89	11.47	12.25	12.31	—	—	10.95	11.63	—	—	14.12	—	—	
August	10.86	11.39	11.36	13.89	—	—	10.79	10.95	11.60	11.67	—	—	11.08	—	—	14.68	—	—	
September	11.15	11.61	11.71	12.52	11.27	—	11.08	11.22	11.74	—	11.19	—	11.56	—	—	13.05	—	—	
October	11.14	11.44	11.59	13.84	—	—	11.09	11.50	—	—	—	—	11.66	—	—	14.13	—	—	
November	11.43	11.72	11.72	13.29	11.08	—	11.40	—	11.62	—	11.08	—	11.67	—	—	13.55	—	—	
December	11.07	11.78	11.42	12.80	—	—	10.99	10.96	11.38	11.34	—	—	11.33	11.25	—	14.50	—	—	
2016																			
January	11.02	11.69	11.65	12.68	—	—	11.00	11.25	11.55	11.60	—	—	11.16	—	—	13.20	—	—	
February	10.84	11.08	11.72	12.75	—	—	10.71	10.81	11.24	—	—	—	10.90	—	—	—	—	—	

Table 3.1.2

Monthly Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD)

(% p.a.)

	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR USD)					
	term of credit					
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
2015						
January	0.42	3.11	1.56	3.71	–	–
February	0.27	1.48	2.13	2.73	–	–
March	0.13	1.96	1.77	4.80	–	8.19
April	0.13	1.03	1.79	2.33	–	9.89
May	0.18	1.29	0.73	3.18	–	–
June	0.13	1.47	1.12	1.71	–	–
July	0.13	1.05	0.33	1.91	–	–
August	0.13	1.05	0.28	1.94	–	–
September	0.13	1.48	0.26	–	–	–
October	0.13	1.10	0.25	2.09	4.67	–
November	0.17	1.02	0.55	1.07	–	–
December	0.30	1.42	0.47	4.08	–	–
2016						
January	0.57	0.98	0.82	–	–	–
February	0.41	2.17	0.71	–	–	–

Table 3.1.4

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

(% p.a.)

Date	Moscow Interbank Bid Rates (MIBID USD)						Moscow Interbank Offered Rates (MIBOR USD)						
	term of credit						term of credit						
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
2016													
01.02	0.28	0.36	0.47	0.79	0.97	1.43	0.57	0.72	0.98	1.13	1.47	2.23	
02.02	0.29	0.36	0.51	0.85	1.13	1.65	0.73	0.90	1.19	1.45	2.02	3.03	
03.02	0.28	0.36	0.51	0.90	1.16	1.98	0.66	0.80	1.14	1.34	2.11	3.01	
04.02	0.27	0.32	0.46	0.60	0.95	0.93	0.63	0.71	0.82	1.20	1.67	1.92	
05.02	0.30	0.34	0.46	0.66	1.08	–	0.81	0.73	0.82	1.24	1.93	–	
08.02	0.26	0.27	0.45	0.68	0.90	1.23	0.63	0.81	1.09	1.10	1.80	2.60	
09.02	0.34	0.41	0.52	0.65	1.02	1.48	0.75	0.82	1.09	0.95	1.75	2.64	
10.02	0.28	0.32	0.52	0.77	1.08	1.54	0.60	0.64	1.00	1.31	1.92	2.70	
11.02	0.28	0.35	0.53	0.65	0.97	1.13	0.72	0.78	0.92	1.29	1.83	2.76	
12.02	0.31	0.35	0.48	0.69	1.12	–	0.85	0.79	0.92	1.37	2.09	–	
15.02	0.27	0.54	0.43	0.53	1.06	1.58	0.58	1.15	0.86	0.77	1.68	2.54	
16.02	0.30	0.36	0.46	0.84	0.86	1.25	0.71	0.59	0.96	1.29	0.87	2.33	
17.02	0.27	0.32	0.49	0.88	1.18	1.80	0.71	0.88	1.22	1.75	2.31	3.30	
18.02	0.28	0.35	0.49	0.73	1.21	1.41	0.85	0.95	1.16	1.57	2.69	3.34	
19.02	0.27	0.34	0.46	0.71	1.11	1.32	0.67	0.81	0.83	1.34	2.12	3.08	
20.02	0.39	0.16	0.34	0.75	1.01	1.25	1.55	0.54	0.97	1.69	2.25	3.03	
24.02	0.25	0.35	0.39	0.68	1.07	1.41	0.68	0.84	1.05	1.31	2.12	2.76	
25.02	0.29	0.34	0.46	0.64	0.99	1.35	0.64	0.75	0.83	1.29	1.84	2.64	
26.02	0.26	0.33	0.44	0.63	1.08	1.33	0.77	0.77	0.78	1.26	2.14	3.09	
29.02	0.49	0.54	0.59	0.72	1.19	1.89	1.15	1.15	1.01	1.07	1.52	2.48	

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
2016						
01.02	0.37	–	–	–	–	–
02.02	0.38	–	–	–	–	–
03.02	0.39	–	–	–	–	–
04.02	0.38	–	–	–	–	–
05.02	0.38	–	–	–	–	–
08.02	0.38	–	–	–	–	–
09.02	0.38	–	–	–	–	–
10.02	0.38	1.10	–	–	–	–
11.02	0.38	–	0.71	–	–	–
12.02	0.39	–	–	–	–	–
15.02	0.81	–	–	–	–	–
16.02	0.39	–	–	–	–	–
17.02	0.39	–	–	–	–	–
18.02	0.38	–	–	–	–	–
19.02	0.40	0.40	–	–	–	–
20.02	–	–	–	–	–	–
24.02	0.38	–	–	–	–	–
25.02	0.38	–	–	–	–	–
26.02	0.39	5.00	–	–	–	–
29.02	0.39	–	–	–	–	–

Table 3.1.8

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

February, 2016

(millions of rubles)

	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	506,294	88,926	344,735	3,929	5,386	619,167	84,447	60	483	15,952	42	—	—	2,703	—	—	—	—
1 week ¹	33,449	6,030	49,353	955	1,582	97,701	24,143	193	2	839	258	—	110	606	400	135	—	—
2 weeks ¹	6,023	328	542	—	139	214	1,606	—	—	132	—	—	8	119	—	—	—	—
1 month ²	8,379	683	4,013	—	2,776	805	10,143	235	7	269	204	213	—	1,436	28	—	—	—
2 months ²	613	7	—	—	—	1,188	—	—	—	110	—	—	—	213	—	—	—	—
3 months ³	5,424	907	965	—	96	327	1,305	—	37	77	—	—	—	—	—	—	—	—
6 months ³	88	57	—	—	242	656	1,835	—	—	461	—	—	—	—	—	—	—	—
Over 6 months	1,258	94	—	—	404	74	—	1,782	130	38	—	—	1	1	—	—	—	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	6,914	356	3,148	2,849	71	15,333	2,401	8	60	1,009	—	—	0	161	—	—	—	—

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

3.2. Exchange Market

Table 3.2.1

Trades at the Unified Trading Session of Moscow Exchange

	US dollar				Euro	
	weighted average exchange rate, rubles per unit of currency		trading volume, millions of US dollars		weighted average exchange rate, rubles per unit of currency	trading volume, millions of euros
	today ¹	tomorrow ²	today ¹	tomorrow ²		
2014						
January	34.0952	34.1805	36,153.6	100,342.6	46.5190	13,456.8
February	35.3605	35.3578	34,691.9	111,036.1	48.2780	16,169.3
March	36.1413	36.1678	38,249.5	123,596.0	50.0399	18,588.3
April	35.6734	35.6757	36,004.5	95,156.9	49.2843	13,103.4
May	34.7669	34.7374	31,870.8	79,832.9	47.6735	15,483.5
June	34.3346	34.3605	32,946.3	78,772.1	46.7431	13,060.4
July	34.7483	34.7706	35,021.0	88,129.3	47.0197	14,849.9
August	36.1742	36.1969	31,170.7	80,874.1	48.1728	12,474.9
September	38.0480	38.0342	33,791.3	107,789.8	49.0657	13,579.5
October	41.1446	41.2312	35,657.3	136,601.9	52.1429	15,846.5
November	46.3248	46.3376	29,975.4	93,855.6	57.7522	11,564.6
December	56.6447	56.4947	39,896.9	107,131.5	69.4496	13,751.5
2015						
January	65.9914	65.9332	21,026.6	51,629.4	75.9465	5,860.1
February	64.4551	64.4392	26,464.5	79,026.1	72.8888	9,380.5
March	59.8556	60.0142	28,040.0	77,419.4	64.9384	10,336.8
April	52.6497	52.6438	35,487.0	93,944.9	56.7336	11,894.1
May	50.5409	50.5803	23,634.4	69,759.7	56.2043	9,469.5
June	54.6002	54.6178	35,742.6	90,743.2	61.1690	9,677.8
July	57.6624	57.7908	37,112.4	90,798.7	63.4581	11,759.0
August	66.2390	66.0785	38,717.6	111,921.7	74.0873	11,801.9
September	66.5435	66.6562	31,359.0	105,293.9	74.7769	12,129.9
October	63.2410	63.1258	31,074.6	115,228.4	70.8150	13,487.0
November	65.1777	65.1646	24,271.7	89,595.3	69.8311	10,213.8
December	70.1512	69.9680	35,508.8	98,283.9	76.2257	12,952.4
2016						
January	78.5848	78.3579	30,382.1	104,550.8	85.2732	11,552.6
February	77.1903	77.3495	32,971.6	110,011.7	85.7929	11,240.2

¹ Settlement time not later than the transaction day.

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

Table 3.2.2

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

(millions of US dollars)

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2015														
January	24,891	18,674	21,898	6,783	790	317	698	285	137	35	0	20	9	136
February	33,661	25,568	29,673	8,961	921	292	938	375	365	67	0	17	13	132
March	38,739	30,348	33,773	10,622	1,028	321	581	335	237	83	1	24	10	113
April	45,638	36,349	40,480	11,950	1,008	253	565	281	235	57	0	16	13	70
May	47,506	36,829	41,191	14,589	729	230	711	268	238	63	1	18	9	134
June	49,769	40,528	44,284	12,623	650	247	707	282	50	42	5	16	7	95
July	44,688	35,271	39,713	12,317	953	187	534	105	43	139	2	2	5	104
August	42,282	34,869	38,137	9,420	532	272	440	115	104	460	2	32	8	175
September	42,673	35,687	38,367	9,606	519	239	437	55	44	266	1	0	10	115
October	46,904	39,817	42,952	9,481	638	158	399	70	44	98	6	0	12	133
November	39,542	33,019	35,367	9,315	497	106	418	59	32	164	2	0	10	94
December	38,506	31,758	34,837	8,965	530	94	391	55	74	151	3	9	10	134
2016														
January	36,791	30,771	33,351	7,781	517	334	322	143	136	127	2	0	3	96
February	36,905	30,314	33,395	8,241	721	412	318	68	172	71	4	0	3	93

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
2015														
January	1,060	363	915	513	59	26	174	4	2	18	—	—	1	42
February	1,342	701	1,284	380	90	40	149	7	3	5	—	—	3	24
March	1,246	589	1,182	354	105	45	150	5	20	17	—	—	0	25
April	1,523	922	1,420	401	50	32	141	11	25	30	0	—	1	11
May	1,825	909	1,712	618	46	81	147	11	2	101	—	—	0	23
June	1,712	863	1,639	434	38	93	120	51	2	164	—	—	0	20
July	1,674	778	1,575	667	53	55	119	7	4	77	—	—	0	14
August	1,501	717	1,378	575	44	106	126	0	3	39	—	—	0	13
September	1,377	778	1,291	487	48	11	111	2	1	21	—	—	0	4
October	1,458	934	1,353	418	69	9	95	7	2	15	3	—	0	11
November	1,293	767	1,155	414	91	31	57	7	1	56	3	—	0	3
December	1,369	730	1,264	480	95	14	111	12	1	16	—	—	3	13
2016														
January	1,424	794	1,298	372	81	36	170	6	2	67	—	—	3	19
February	1,586	830	1,433	598	117	26	134	6	3	11	—	—	4	10

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		
2015										
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		

Table 3.2.5

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

	Average single transaction, units of currency		Number of transactions, thousands of units		Monthly average rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of specific foreign currency transactions in total volume of foreign cash transactions by exchange offices, %		
	on purchase from households	on sale to households	on purchase from households	on sale to households	on purchase from households	on sale to households		on purchase from households	on sale to households	
	US Dollar									
2014										
January	1,364	2,452	882.23	1,518.25	33.7451	34.3442	0.60	69.99	59.82	
February	1,702	2,105	989.31	1,619.28	34.9931	35.6590	0.67	71.49	59.53	
March	1,405	2,301	1,172.74	1,802.06	35.8564	36.7014	0.84	67.48	56.75	
April	1,631	1,454	1,209.19	1,736.96	35.4347	35.9408	0.51	69.91	54.83	
May	1,237	1,596	1,197.66	1,888.65	34.5147	35.0785	0.56	65.61	55.74	
June	1,288	1,486	1,243.84	1,969.88	34.1602	34.6054	0.45	69.30	54.84	
July	1,450	1,325	1,432.14	2,053.30	34.4756	34.9468	0.47	71.86	54.37	
August	1,169	1,485	1,441.54	1,926.63	35.8611	36.3978	0.54	69.38	56.18	
September	1,294	1,620	1,487.81	1,836.79	37.6584	38.2843	0.63	70.09	60.16	
October	1,123	2,714	1,365.77	2,154.62	40.5874	41.4950	0.91	67.50	68.03	
November	1,399	2,083	1,392.11	1,644.50	45.8243	46.7658	0.94	71.87	66.37	
December	1,465	2,647	1,807.00	1,828.42	55.1304	58.2369	3.11	73.42	65.11	
2015										
January	1,160	1,800	1,278.31	766.07	64.4445	66.1870	1.74	72.52	71.22	
February	1,315	1,574	1,411.13	958.69	63.5053	64.9768	1.47	75.33	66.36	
March	1,193	1,729	1,569.98	1,157.71	59.1569	60.3371	1.18	71.76	69.44	
April	1,170	1,860	1,553.59	1,481.69	52.5523	52.9290	0.38	73.76	67.75	
May	944	1,684	1,227.76	1,282.54	49.8915	50.7925	0.90	71.28	70.44	
June	1,009	1,526	1,453.41	1,279.75	53.9649	54.9600	1.00	71.38	66.70	
July	916	1,787	1,479.27	1,456.96	56.7791	58.0135	1.23	69.99	69.58	
August	1,006	1,714	1,671.81	1,385.86	65.0731	66.6511	1.58	71.01	72.18	
September	825	1,645	1,462.04	1,279.81	65.9278	67.0999	1.17	71.76	70.74	
October	836	1,787	1,374.84	1,366.57	62.4810	63.3675	0.89	72.23	69.66	
November	839	1,859	1,239.03	1,028.72	64.8818	65.4964	0.61	73.24	68.22	
December	1,026	1,816	1,544.27	1,183.33	69.2960	70.6403	1.34	69.99	74.68	

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
Euro									
2014									
January	812	2,506	438.13	699.60	46.0360	46.7719	0.74	28.23	38.36
February	939	2,107	494.82	766.78	47.9368	48.6626	0.73	27.03	38.51
March	917	2,341	595.23	937.35	49.6992	50.5727	0.87	30.99	41.40
April	858	1,664	618.80	858.16	48.9919	49.5541	0.56	26.03	42.75
May	773	1,652	619.83	1,017.42	47.4837	48.0061	0.52	29.17	42.53
June	729	1,492	656.95	1,136.65	46.5532	47.0206	0.47	28.25	43.19
July	726	1,379	762.04	1,160.05	46.7404	47.4489	0.71	25.96	43.42
August	623	1,538	808.45	1,036.56	47.8716	48.4535	0.58	27.66	41.68
September	760	1,614	767.92	896.17	48.7754	49.2427	0.47	27.54	37.62
October	752	2,221	724.49	925.05	51.5581	52.5898	1.03	30.45	30.29
November	855	1,984	665.78	663.54	57.3048	58.2382	0.93	26.27	31.76
December	865	2,306	837.19	868.27	68.4473	71.6796	3.23	24.93	33.16
2015									
January	754	1,614	611.35	277.19	74.3345	76.3816	2.05	26.00	26.67
February	792	1,607	635.51	391.93	72.0985	73.3665	1.27	23.21	31.28
March	886	1,468	728.44	511.15	64.1353	65.9051	1.77	26.81	28.44
April	830	1,481	679.26	770.89	56.6354	57.1469	0.51	24.65	30.30
May	654	1,379	600.68	555.98	55.6571	56.6946	1.04	26.96	27.90
June	689	1,289	717.69	634.52	60.4877	61.8413	1.35	26.95	31.45
July	625	1,325	786.96	736.69	62.6352	63.7579	1.12	28.00	28.66
August	617	1,306	928.55	596.33	73.0666	73.9148	0.85	27.15	26.23
September	542	1,474	730.71	496.71	74.0842	75.4400	1.36	26.46	27.66
October	572	1,673	641.93	535.34	70.2091	71.1615	0.95	25.94	28.70
November	585	1,769	562.19	444.58	69.8681	70.2393	0.37	24.94	30.08
December	773	1,369	757.80	447.51	75.5122	76.7524	1.24	28.22	23.12

Table 3.2.6

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

Operation	Average size of transactions	2015												
		up to 250 US dollars												
		December	January	February	March	April	May	June	July	August	September	October	November	December
Purchase	number of transactions (thousands of units)	130.03	118.62	153.55	129.70	207.16	144.20	177.92	258.47	187.90	299.14	258.83	194.41	107.74
	value of transactions (millions of US dollars)	24.38	18.11	26.28	19.85	36.16	23.29	31.97	49.11	32.02	57.03	43.36	36.50	18.35
Sale	number of transactions (thousands of units)	16.16	13.99	17.26	28.45	23.68	27.87	34.08	44.70	27.92	27.93	28.58	27.72	30.71
	value of transactions (millions of US dollars)	2.22	1.93	2.27	4.31	2.86	3.96	4.95	6.73	3.97	4.17	4.53	4.47	4.32
from 251 to 500 US dollars														
Purchase	number of transactions (thousands of units)	220.16	429.33	333.33	366.50	392.39	439.90	525.08	527.20	683.08	704.68	617.46	534.43	540.10
	value of transactions (millions of US dollars)	95.74	167.30	138.05	135.05	158.51	152.66	193.87	191.43	249.05	259.41	231.37	203.71	205.25
Sale	number of transactions (thousands of units)	19.78	53.59	96.90	136.19	104.93	155.18	158.17	114.70	106.17	194.21	139.36	96.48	100.20
	value of transactions (millions of US dollars)	8.14	21.95	38.78	54.06	42.12	61.91	63.78	47.87	43.32	79.46	56.07	37.74	39.76
from 501 to 2,000 US dollars														
Purchase	number of transactions (thousands of units)	1,947.77	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
	value of transactions (millions of US dollars)	2,108.12	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
Sale	number of transactions (thousands of units)	1,248.35	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
	value of transactions (millions of US dollars)	1,823.41	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
from 2,001 to 5,000 US dollars														
Purchase	number of transactions (thousands of units)	378.97	157.00	185.44	176.30	173.13	100.69	101.99	90.90	102.78	74.17	62.74	58.40	83.04
	value of transactions (millions of US dollars)	1,030.93	439.63	505.78	492.64	480.48	254.87	266.22	240.15	290.56	224.08	181.20	164.67	241.05
Sale	number of transactions (thousands of units)	1,323.02	191.34	141.87	171.53	262.08	211.67	213.91	243.39	238.02	200.05	256.02	187.96	281.30
	value of transactions (millions of US dollars)	3,667.53	547.99	404.32	493.41	739.01	584.98	601.12	657.03	679.29	552.66	742.79	518.52	782.62
over 5,000 US dollars														
Purchase	number of transactions (thousands of units)	37.46	31.79	42.37	34.84	28.55	12.00	22.05	17.71	21.41	11.05	11.18	8.87	21.64
	value of transactions (millions of US dollars)	326.67	263.57	369.45	304.31	252.38	108.03	184.45	136.71	176.94	101.10	97.80	79.22	208.20
Sale	number of transactions (thousands of units)	178.89	32.93	57.92	83.09	124.89	70.05	57.32	91.21	56.86	64.98	73.20	74.22	50.69
	value of transactions (millions of US dollars)	1,882.58	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

Table 3.3

Stock Exchange Trade by Types of Securities and Financial Derivatives

(millions of rubles)

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

Table 3.4

Main Share Price Indices

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles
2016			
01.02	1,773.21	730.39	31.97
02.02	1,758.26	701.21	40.75
03.02	1,746.35	696.96	32.83
04.02	1,787.93	738.82	46.75
05.02	1,780.59	725.91	30.07
08.02	1,744.27	704.03	42.17
09.02	1,723.36	690.37	45.53
10.02	1,730.83	696.61	33.23
11.02	1,711.58	671.34	44.72
12.02	1,726.04	689.90	32.75
15.02	1,738.54	707.24	26.33
16.02	1,753.86	708.61	36.56
17.02	1,770.31	735.81	36.40
18.02	1,807.21	752.89	43.10
19.02	1,793.37	725.98	50.48
20.02	1,790.15	732.95	6.36
22.02	1,822.38	761.48	21.28
24.02	1,797.27	737.73	42.09
25.02	1,803.89	745.53	37.68
26.02	1,816.73	757.45	43.99
29.02	1,840.17	768.80	39.18

Table 4.1.1

Number and Structure of Credit Institutions

	2015											2016	
	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	29.02
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	1,046	1,046	1,044	1,040	1,036	1,035	1,031	1,028	1,024	1,021	1,018	1,013
of which:													
– banks	972	971	970	967	963	960	959	955	952	950	947	945	939
– nonbanking credit institutions	74	75	76	77	77	76	76	76	76	74	74	73	74
1.1. Registered 100 percent foreign-owned credit institutions	75	73	73	73	72	72	73	71	70	70	68	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	–	–	–	–	–	–	–	–
of which:													
– banks	–	–	–	–	–	–	–	–	–	–	–	–	–
– nonbanking credit institutions	–	–	1	–	1	–	–	–	–	–	–	–	–
2. Credit institutions licensed to conduct banking operations – total	827	824	815	810	797	783	774	767	757	740	733	728	718
of which:													
– banks	773	770	760	753	741	727	721	714	704	688	681	676	665
– nonbanking credit institutions	54	54	55	57	56	56	53	53	53	52	52	52	53
2.1. Credit institutions with licence (permission):													
– to attract funds of individuals	684	683	676	670	659	647	643	637	628	614	609	604	595
– to conduct operations in foreign currency	549	547	539	536	528	517	512	507	500	488	482	479	471
– credit institutions with general licence	255	254	253	253	247	243	242	240	237	233	232	231	229
– to conduct operations with precious metals	202	201	198	198	196	192	191	189	189	186	183	182	179

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description

Table 4.1.1 (end)

	2015												2016		
	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	29.02		
11. Operational offices of credit institutions – total	8,918	8,758	8,422	8,239	8,115	7,929	7,737	7,694	7,658	7,613	7,609	7,548	7,437		
of which Sberbank of Russia	651	647	646	646	644	651	650	640	642	641	640	639	638		
12. Mobile banking offices – total	196	201	202	211	216	217	218	225	227	227	227	230	234		
of which Sberbank of Russia	194	199	200	209	214	214	214	221	221	223	223	226	229		
13. Credit institutions with revoked licences	219	222	230	234	242	253	261	264	271	284	288	290	295		
14. Credit institutions subject to liquidation and in the process of receivership with court-appointed interim trustees (liquidators, liquidating commission)	210	214	219	217	226	231	238	244	252	252	265	274	280		
including, under the procedure of:															
– voluntarily liquidation following the decision of the stockholders (equity holders)	1	1	1	–	1	1	2	2	2	2	2	2	2		
– compulsory liquidation	40	42	45	45	46	47	50	55	57	52	50	47	47		
– bankruptcy	169	171	173	172	179	183	186	187	193	198	213	225	231		
15. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions – total	2,120	2,120	2,121	2,123	2,128	2,132	2,133	2,137	2,140	2,144	2,147	2,150	2,155		
of which:															
– credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,639	1,639	1,640	1,642	1,645	1,648	1,649	1,652	1,654	1,658	1,660	1,663	1,668		
credit institutions liquidated owing to reorganization	480	480	480	480	482	483	483	484	485	485	486	486	486		
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	478	478	480	481	481	482	483	483	484	484	484		
of which:															
– reorganization into branches of other banks	384	384	384	384	385	385	385	386	387	387	387	387	387		
– taken over by other banks (except for reorganized into branches)	94	94	94	94	95	96	96	96	96	96	97	97	97		
– credit institutions liquidated due to the violation of the law relating to the authorized capital repayment	1	1	1	1	1	1	1	1	1	1	1	1	1		

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

Table 4.1.2

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity ¹			
	total	licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
2008				
31.12	221 (8)	116 (4)	103 (4)	193 (8)
2009				
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)
2010				
31.03	224 (18)	115 (9)	108 (9)	188 (17)
30.06	219 (16)	114 (8)	104 (8)	182 (15)
30.09	222 (17)	116 (8)	105 (9)	185 (16)
31.12	220 (18)	116 (7)	103 (11)	183 (17)
2011				
31.03	220 (17)	118 (7)	101 (10)	186 (16)
30.06	219 (18)	116 (7)	102 (11)	186 (18)
30.09	225 (20)	123 (8)	101 (12)	193 (19)
31.12	230 (22)	124 (8)	104 (14)	197 (21)
2012				
31.03	234 (23)	127 (9)	105 (14)	201 (22)
30.06	236 (23)	127 (9)	107 (14)	204 (22)
30.09	239 (27)	133 (13)	104 (14)	210 (26)
31.12	244 (28)	135 (13)	107 (15)	214 (27)
2013				
31.03	246 (28)	134 (13)	111 (15)	217 (27)
30.06	248 (28)	133 (13)	114 (15)	218 (27)
30.09	252 (26)	134 (12)	117 (14)	220 (24)
31.12	251 (29)	134 (13)	116 (16)	222 (28)
2014				
31.03	245 (30)	129 (13)	115 (17)	216 (28)
30.06	238 (33)	127 (14)	110 (19)	211 (30)
30.09	231 (30)	124 (15)	106 (15)	205 (28)
31.12	225 (30)	120 (15)	104 (15)	198 (28)
2015				
31.03	220 (29)	119 (14)	100 (15)	193 (27)
30.06	216 (29)	114 (14)	101 (15)	189 (27)
30.09	212 (29)	112 (14)	98 (15)	183 (27)
31.12	199 (31)	106 (15)	91 (16)	171 (29)

¹ Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

Table 4.1.3

Credit Institutions Grouped by Registered Authorized Capital

	Less than 3 millions of rubles		From 3 to 10 millions of rubles		From 10 to 30 millions of rubles		From 30 to 60 millions of rubles		From 60 to 150 millions of rubles	
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %
2014										
31.12	10	1.2	13	1.6	38	4.6	30	3.6	112	13.4
2015										
31.01	10	1.2	13	1.6	39	4.7	30	3.6	107	12.9
28.02	10	1.2	13	1.6	39	4.7	30	3.6	106	12.8
31.03	11	1.3	12	1.5	38	4.6	30	3.6	103	12.5
30.04	12	1.5	12	1.5	38	4.7	30	3.7	102	12.5
31.05	11	1.4	12	1.5	39	4.8	30	3.7	101	12.5
30.06	12	1.5	12	1.5	39	4.9	29	3.6	98	12.3
31.07	11	1.4	12	1.5	36	4.6	30	3.8	94	12.0
31.08	10	1.3	12	1.6	35	4.5	29	3.7	94	12.1
30.09	9	1.2	12	1.6	36	4.7	28	3.7	93	12.1
31.10	10	1.3	12	1.6	36	4.8	28	3.7	90	11.9
30.11	14	1.9	12	1.6	35	4.7	28	3.8	89	12.0
31.12	13	1.8	12	1.6	38	5.2	28	3.8	88	12.0
2016										
31.01	12	1.6	12	1.6	40	5.5	28	3.8	86	11.8
29.02	11	1.5	11	1.5	40	5.6	28	3.9	86	12.0

Table 4.1.3 (end)

	From 150 to 300 millions of rubles		From 300 to 500 millions of rubles		From 500 millions to 1 billion of rubles		From 1 to 10 billions of rubles		10 billions rubles and more		Total units
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	
2014											
31.12	212	25.4	118	14.1	111	13.3	163	19.5	27	3.2	834
2015											
31.01	211	25.4	119	14.3	110	13.3	164	19.8	27	3.3	830
28.02	210	25.4	117	14.1	112	13.5	163	19.7	27	3.3	827
31.03	207	25.1	121	14.7	111	13.5	164	19.9	27	3.3	824
30.04	203	24.9	118	14.5	110	13.5	163	20.0	27	3.3	815
31.05	199	24.6	119	14.7	110	13.6	162	20.0	27	3.3	810
30.06	195	24.5	117	14.7	108	13.6	159	19.9	28	3.5	797
31.07	189	24.1	117	14.9	107	13.7	160	20.4	27	3.4	783
31.08	186	24.0	116	15.0	106	13.7	159	20.5	27	3.5	774
30.09	184	24.0	115	15.0	104	13.6	158	20.6	28	3.7	767
31.10	180	23.8	111	14.7	104	13.7	157	20.7	29	3.8	757
30.11	173	23.4	107	14.5	99	13.4	154	20.8	29	3.9	740
31.12	171	23.3	104	14.2	97	13.2	153	20.9	29	4.0	733
2016											
31.01	168	23.1	103	14.1	98	13.5	152	20.9	29	4.0	728
29.02	165	23.0	102	14.2	94	13.1	152	21.2	29	4.0	718

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

	Nonresidents equity ¹											
	up to 1%		up 1 to 20%		up 20 to 50%		up 50 to 100%		100%		total	
	units	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, %		
2011												
31.12	40	17.4	49	21.3	28	12.2	36 (14)	15.7	77 (8)	33.5	230	
2012												
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	
2013												
31.03	49	19.9	48	19.5	30	12.2	45 (19)	18.3	74 (9)	30.1	246	
30.06 ²	47	19.0	47	19.0	33	13.3	44 (18)	17.7	77 (10)	31.0	248	
30.09	48	19.0	48	19.0	37	14.7	42 (18)	16.7	77 (8)	30.6	252	
31.12	45	17.9	49	19.5	35	13.9	46 (19)	18.3	76 (10)	30.3	251	
2014												
31.03	47	19.2	48	19.6	31	12.7	41 (17)	16.7	78 (13)	31.8	245	
30.06	44	18.5	48	20.2	29	12.2	42 (21)	17.6	75 (12)	31.5	238	
30.09	44	19.0	47	20.3	27	11.7	37 (18)	16.0	76 (12)	32.9	231	
31.12	42	18.7	45	20.0	25	11.1	38 (19)	16.9	75 (11)	33.3	225	
2015												
31.03	41	18.6	44	20.0	26	11.8	36 (18)	16.4	73 (11)	33.2	220	
30.06	42	19.4	43	19.9	25	11.6	34 (18)	15.7	72 (11)	33.3	216	
30.09	44	20.8	41	19.3	22	10.4	34 (19)	16.0	71 (10)	33.5	212	
31.12	34	17.1	36	18.1	23	11.6	38 (24)	19.1	68 (7)	34.2	199	

¹ Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

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

Table 4.1.5

Selected Performance Indicators of Credit Institutions Grouped by Assets

(millions of rubles)

	Breakdown of credit institutions by value of assets (descending) as of 31.01.2016							Total
	1-5	6-20	21-50	51-200	201-500	501-728		
Assets								
Assets (liabilities)	45,413,419	18,434,599	9,302,935	8,327,892	2,006,527	247,114	83,732,487	
Loans to non-financial institutions	21,075,516	6,839,912	3,088,722	2,325,850	677,714	81,429	34,089,144	
Loans to resident financial institutions (except credit institutions)	675,502	687,234	183,386	134,092	28,466	1,301	1,709,982	
Loans to individuals	5,844,687	1,869,792	1,198,466	1,446,644	232,090	24,997	10,616,676	
Unsecured consumer loans (portfolio of homogenous loans)	2,685,693	1,269,430	836,772	680,035	65,982	5,876	5,543,788	
Capital and financial performance								
Equity capital	4,810,536	2,139,326	686,368	1,011,118	353,411	78,003	9,078,763	
Capital adequacy N1.0, %	11.4	14.2	8.2	13.8	18.4	34.4	12.1	
Profit for the current year	47,209	13,731	-10,290	-11,548	-7,212	299	32,189	
Return on assets, %	0.8	0.0	-0.9	0.4	0.2	1.2	0.3	
Return on equity, %	7.8	0.3	-11.6	2.8	1.0	3.6	2.9	
Liabilities								
Individuals' deposits	13,262,732	3,713,911	2,516,660	2,447,123	798,504	62,599	22,801,529	
Loans received from the Bank of Russia	3,178,186	668,785	492,951	211,006	38,535	867	4,590,331	

Table 4.1.6

Financial Performance of Credit Institutions

	Total profit "+" / loss "-", millions of rubles	Profit made by profit-making credit institutions, millions of rubles	Share of profit-making credit institutions, %	Loss of loss-making credit institutions, millions of rubles	Share of loss-making credit institutions, %	Profit allocation, millions of rubles
2014						
31.12	589,141	853,240	84.9	264,098	15.1	177,032
2015						
31.01	-23,555	86,544	70.7	110,100	29.3	10,585
28.02	-35,826	104,081	69.8	139,908	30.2	23,815
31.03	6,015	161,135	75.2	155,120	24.8	37,804
30.04	-17,012	186,376	69.8	203,387	30.2	29,910
31.05	9,000	249,068	67.3	240,068	32.7	39,238
30.06	51,488	307,928	73.8	256,440	26.2	47,815
31.07	34,063	371,262	70.0	337,199	30.0	73,675
31.08	75,951	449,418	69.9	373,467	30.1	87,123
30.09	126,697	522,713	73.0	396,015	27.0	99,920
31.10	193,127	605,936	71.4	412,810	28.6	98,048
30.11	263,694	658,342	71.2	394,648	28.8	112,354
31.12	191,965	735,803	75.4	543,838	24.6	125,480
2016						
31.01	32,189	107,041	66.3	74,852	33.7	6,034

Table 4.1.7

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

	Total		Of which credit institutions with the capital									
	number of credit institutions, units	capital, billions of rubles	less than 300 millions of rubles		300–500 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	number of credit institutions, units	capital, billions of rubles		
2014	834	7,928.4	57	4.7	270	97.2	130	89.7	181	299.2		
31.12	834	7,928.4	57	4.7	270	97.2	130	89.7	181	299.2		
2015	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		
2016	728	9,078.8	51	0.8	199	73.4	120	83.5	161	262.2		
31.01	728	9,078.8	51	0.8	199	73.4	120	83.5	161	262.2		
Memo: own funds (capital) adequacy ratio (N 1.0) as of 31.01.2016, %	12.1		22.2		25.2		18.4		16.8			

Table 4.1.7 (end)

	Of which credit institutions with the capital										credit institutions going through insolvency prevention measures ²	
	3–5 billions of rubles		5–10 billions of rubles		10 billions of rubles and more		capital, billions of rubles		number of credit institutions, units		capital, billions of rubles	
	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles
2014												
31.12	53	203.3	45	308.8	83	6,873.3	15	52.1				
2015												
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				
2016												
31.01	38	145.5	48	324.7	81	8,179.2	30	9.5				
Memo: own funds (capital) adequacy ratio (N 1.0) as of 31.01.2016, %		17.9		16.4		12.5		11.4				

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

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

Table 4.1.8

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

(units)

	2015	2016	
	31.12	31.01	29.02
Non-bank financial institutions			
Subjects of insurance business	478	466	459
Insurance companies	334	324	319
Mutual insurance companies	10	10	10
Insurance brokers	134	132	130
Securities market professional participants¹	875	862	844
Brokers	633	623	605
Dealers	651	639	623
Forex-dealers	1	1	1
Trust managers	541	530	513
Depositories	502	494	484
Registrars	39	39	39
Infrastructures (subjects)	14	14	14
Clearing houses	5	5	5
Trade organisers (exchanges, trade system)	9	9	9
Commodity pool operators	2	2	2
Collective investment market participants	517	515	512
Private pension funds	102	101	100
Joint-stock investment funds	4	4	4
Asset management companies	372	371	370
Specialized depositories	39	39	38
Subjects of microfinance and cooperatives	15,682	15,529	15,560
Microfinance organizations	3,688	3,686	3,717
Credit consumer cooperatives	3,500	3,462	3,461
Pawn shops	8,417	8,305	8,306
Housing savings cooperatives	77	76	76
Credit rating agencies, including branches and representative offices of foreign credit rating agencies	...	...	...
Appointed actuaries	98	99	100
Agricultural credit consumer cooperatives	1,738	1,714	1,714
Self-regulating organisations	...	11	11
Self-regulating organisations of actuaries	2	2	2
Self-regulating organisations in the financial market	...	9	9

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

Table 4.2.2

Funds of Organizations Accepted by Credit Institutions¹

(millions of rubles)

		Deposits and other funds raised from organizations (except credit institutions) ²														
		in rubles														
		total		by maturity												
		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		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
2014																
31.12	17,007,890	8,471,771	60,721	2,626,081	1,505,908	737,831	1,083,474	1,048,466	1,409,290							
2015																
31.01	18,564,503	8,427,858	61,837	1,922,660	2,078,359	858,458	1,111,377	988,149	1,407,018							
28.02	17,134,647	8,001,576	51,674	1,587,870	1,891,561	987,674	1,095,356	964,171	1,423,270							
31.03	16,090,612	7,628,367	50,837	1,529,745	1,779,315	1,052,951	822,235	943,168	1,450,115							
30.04	15,404,455	7,991,133	50,747	1,661,839	1,610,169	1,289,626	924,162	921,461	1,533,127							
31.05	15,429,313	7,993,287	40,982	1,711,309	1,459,008	1,305,523	988,472	920,713	1,567,279							
30.06	15,793,006	7,844,071	39,323	1,638,148	1,221,754	1,340,401	1,082,711	908,802	1,612,933							
31.07	16,614,695	8,226,727	46,111	1,774,556	1,429,388	1,403,496	1,084,574	853,726	1,634,877							
31.08	17,874,088	8,380,958	76,521	1,727,014	1,612,716	1,344,974	1,048,294	831,299	1,740,141							
30.09	18,260,494	8,876,975	76,699	2,290,005	1,583,963	1,235,875	1,030,612	806,203	1,853,618							
31.10	18,374,585	9,201,325	83,714	2,461,346	1,880,971	1,253,448	974,802	796,967	1,750,077							
30.11	18,517,065	9,123,919	85,943	3,059,121	1,241,598	1,199,942	974,362	788,448	1,774,506							
31.12	19,018,218	8,522,194	100,178	2,548,948	1,333,406	953,242	970,655	802,783	1,812,981							
2016																
31.01	18,991,141	8,585,035	90,907	2,419,474	1,514,140	1,065,757	947,004	754,630	1,793,122							

Table 4.2.2 (end)
(millions of rubles)

	Deposits and other funds raised from organizations (except credit institutions) ²													Loans, deposits and other funds raised from credit institutions				Funds on accounts of individual entrepreneurs			
	In foreign currency													in rubles		in foreign currency		in rubles		in foreign currency	
	total	by maturity												1 year to 3 years	18	19	20	21	22		
		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	in rubles	in foreign currency	in rubles	in foreign currency									
1	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28			
2014																					
31.12	8,536,119	26,918	691,620	363,022	249,379	625,417	1,937,227	4,642,536	3,223,440	3,370,786	172,126	7,933									
2015																					
31.01	10,136,645	63,664	447,616	467,072	291,667	754,495	2,384,068	5,728,063	2,437,421	3,679,244	167,250	9,592									
28.02	9,133,071	24,201	519,813	466,583	281,044	866,089	1,897,750	5,077,590	2,324,537	3,104,410	165,303	7,415									
31.03	8,462,245	38,049	498,000	336,131	346,733	880,888	1,646,249	4,716,196	2,272,775	2,771,973	172,955	7,008									
30.04	7,413,322	17,506	251,201	351,778	357,047	787,152	1,447,491	4,201,147	2,240,154	2,442,729	154,512	6,559									
31.05	7,436,027	15,971	199,718	322,580	329,231	825,986	1,478,213	4,264,327	2,425,438	2,372,935	168,832	6,205									
30.06	7,948,935	5,745	313,652	340,439	343,093	927,241	1,504,305	4,514,461	2,553,898	2,413,626	185,547	6,274									
31.07	8,387,968	4,196	278,652	431,170	382,216	1,036,829	1,565,467	4,689,439	2,696,100	2,535,995	182,790	6,640									
31.08	9,493,130	11,226	417,540	540,395	477,268	1,184,283	1,479,788	5,382,629	2,642,122	2,922,774	198,817	8,446									
30.09	9,383,519	8,589	573,112	325,630	418,294	1,387,722	1,432,460	5,237,712	3,136,064	3,022,736	203,505	8,103									
31.10	9,173,260	4,761	317,165	493,512	534,026	1,365,897	1,254,808	5,203,091	3,100,141	2,937,023	195,161	7,789									
30.11	9,393,146	3,848	424,708	395,309	541,242	1,396,126	1,316,508	5,315,405	3,094,904	3,200,210	210,518	8,627									
31.12	10,496,024	8,827	633,517	484,579	503,170	1,607,019	1,396,433	5,862,479	3,687,556	3,403,491	207,379	9,023									
2016																					
31.01	10,406,106	28,286	413,952	394,845	499,530	1,665,895	1,367,399	6,036,200	3,992,972	3,633,189	205,837	10,575									

¹ Except funds on accounts, float and debts on factoring, forfeiting operations.² Deposits of individual entrepreneurs are included starting from reporting on 01.02.2016.

Table 4.2.4

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								
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	1 year to 3 years	1 year to 3 years	over 1 year	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 1 year (excluding demand deposits)	1 year to 3 years	over 3 years	over 1 year	
2016	in US dollars																		
January	0.56	0.61	1.00	0.45	1.11	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
2016	in euros																		
January	0.24	0.28	0.82	0.25	0.67	1.07	0.96	0.99	1.66	0.83	1.64	0.04	0.22	1.86	1.44	0.32	1.42	2.50	1.44

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		
2014																				
31.12	262	134	760	2,176	1,554	638	5	838	41,357	106,429	298,897	1,347								
2015																				
31.01	55	437	396	2,292	1,200	654	12	881	48,408	142,637	262,707	1,430								
28.02	196	306	534	2,257	1,154	643	8	973	54,296	172,740	258,959	1,409								
31.03	99	557	253	2,194	1,170	563	6	620	54,437	210,565	245,354	1,354								
30.04	206	736	303	2,339	1,071	563	9	342	60,734	235,092	230,227	1,282								
31.05	1	725	579	2,403	1,008	554	11	323	61,799	250,448	220,758	1,233								
30.06	145	303	656	923	887	106	259	348	56,552	243,295	220,212	1,280								
31.07	34	322	676	812	840	106	5	322	56,548	244,847	215,576	1,170								
31.08	141	165	711	725	577	106	60	365	53,568	267,026	195,317	1,955								
30.09	68	168	415	967	578	85	19	638	48,472	300,187	168,935	1,824								
31.10	109	183	337	968	573	85	52	676	52,873	315,667	174,106	1,786								
30.11	13	257	1,069	1,052	504	63	18	784	56,495	323,922	175,846	1,516								
31.12	217	253	1,211	456	449	5	38	833	65,936	297,998	181,869	1,404								
2016																				
31.01	0	305	1,219	356	376	5	87	380	65,041	269,252	201,795	1,400								

Table 4.2.5 (end)
(millions of rubles)

	Bonds										Derivatives (at fair value)	
	total	of which by maturity										
		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years					
1	16	17	18	19	20	21	22	23				
2014												
31.12	1,357,528	0	0	0	12,021	541,604	802,848	1,953,347				
2015												
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				
2016												
31.01	1,206,480	0	184	157	1,521	243,698	950,322	952,793				

4.3. Lending

Table 4.3.1

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

(millions of rubles)

1	Loans, Deposits and Other Funds in rubles											credit institutions					
	2	3	4	of which							10						
				total			organizations (except general and local governments and extrabudgetary funds)										
				total	individuals	total	of which by maturity										
up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	5	6	7	8	9							
2014																	
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							
2015																	
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							
2016																	
31.01	35,513,805	10,333,283	21,427,885	637,853	360,304	942,165	2,967,076	4,797,153	9,992,368	3,752,638							

Table 4.3.1 (end)
(millions of rubles)

1	Loans, Deposits and Other Funds in foreign currency														20	21
	total	of which												credit institutions		
		individuals	total	organizations (except general and local governments and extrabudgetary funds)												
				of which by maturity												
12	13	14	15	16	17	18	19	20								
2014																
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		
2015																
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	1,628,869	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	1,497,989	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		
2016																
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		

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)		over 1 year		up to 30 days (including call loans)		31 to 90 days		91 to 180 days		181 days to 1 year		up to 1 year (including call loans)		over 1 year		
	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	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	
2015																									
January	23.69	19.94	27.00	33.55	29.08	29.69	17.36	19.46	20.14	18.79	21.08	18.13	18.46	20.70	21.19	21.07	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	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	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	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	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	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	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	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	–	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	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	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	17.72	19.51	20.80	11.20	12.15	12.05	16.58	14.11	
2016																									
January	17.74	20.24	22.37	26.30	25.43	21.30	17.09	18.11	–	18.93	20.15	12.04	13.17	13.31	16.97	15.07	–	18.93	20.15	12.04	13.17	13.31	16.97	15.07	

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
2015																
January	19.59	20.70	20.20	19.50	19.86	15.32	14.87	15.09	19.25	19.00	18.94	18.68	18.86	17.89	17.59	17.77
February	17.46	18.51	19.05	18.50	18.14	17.75	15.03	16.36	18.41	19.14	19.42	18.96	19.05	18.34	16.13	17.63
March	16.89	18.38	18.77	18.73	17.91	17.21	15.31	16.45	18.05	19.20	19.67	19.05	19.12	18.02	16.31	17.38
April	16.36	17.98	18.32	17.40	17.17	17.31	14.38	15.80	18.22	18.56	19.18	18.97	18.88	18.18	16.61	17.64
May	14.92	16.54	16.49	17.18	16.02	16.93	15.06	16.25	18.22	18.63	18.69	18.45	18.52	18.24	15.81	17.57
June	14.26	16.33	16.93	16.17	15.51	15.62	14.37	15.12	18.14	18.43	18.25	17.92	18.11	16.79	16.36	16.67
July	13.33	15.55	16.10	15.36	14.65	15.41	14.10	14.87	18.10	17.92	17.72	17.38	17.61	17.01	16.32	16.81
August	12.54	15.42	15.93	15.36	14.24	14.88	14.08	14.58	17.85	17.25	17.44	17.23	17.33	16.49	15.52	16.19
September	12.43	15.06	15.14	15.21	13.97	14.38	13.97	14.19	16.59	16.79	17.62	16.83	16.97	16.17	14.23	15.46
October	12.19	14.74	15.66	14.56	13.58	14.39	14.40	14.39	17.94	16.93	17.21	16.73	16.96	16.21	14.40	15.29
November	12.32	15.00	15.40	14.86	13.75	14.58	13.57	14.17	16.93	17.13	16.72	16.53	16.72	16.35	15.06	16.02
December	12.39	14.36	15.17	14.68	13.80	13.67	12.07	12.95	16.19	16.83	16.60	16.26	16.44	15.56	14.21	15.05
2016																
January	12.08	14.27	14.21	14.71	13.37	14.00	13.13	13.67	16.76	16.67	16.63	16.27	16.46	15.93	15.30	15.73

Table 4.3.6

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

(% p.a.)

	Total										of which small and medium-sized businesses						
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	
2015																	
January	4.56	7.14	7.71	8.92	6.78	9.26	8.68	8.80	9.39	9.62	10.09	12.41	11.39	12.38	10.71	11.41	
February	4.36	9.43	7.85	9.91	7.27	8.27	7.48	7.66	8.94	11.09	10.69	12.03	11.24	11.50	10.64	11.12	
March	5.27	7.16	7.35	9.20	6.78	7.95	8.19	8.08	12.72	10.89	10.95	10.89	11.02	11.33	10.84	10.98	
April	4.35	7.27	8.73	9.48	7.74	9.28	9.56	9.40	11.73	10.12	10.52	11.20	11.04	11.15	11.76	11.52	
May	4.36	6.72	8.14	9.72	7.36	8.74	8.38	8.43	12.92	10.62	11.88	11.53	11.63	9.01	8.42	8.99	
June	3.46	7.26	5.28	7.82	6.20	9.47	9.13	9.24	11.51	8.65	11.51	11.06	10.73	10.24	8.04	8.48	
July	5.33	7.00	6.69	7.97	7.13	7.86	8.87	8.13	12.67	10.28	9.88	7.76	8.65	10.20	10.43	10.30	
August	3.19	6.82	6.58	8.44	6.46	8.59	9.08	8.97	11.91	11.21	10.71	8.55	9.53	12.03	9.44	10.70	
September	5.17	4.94	6.70	5.23	5.39	6.92	7.54	7.32	12.53	10.96	11.41	10.64	11.06	10.25	9.11	9.29	
October	2.33	7.12	8.00	6.88	6.69	8.83	8.38	8.56	–	10.21	10.32	10.63	10.37	10.50	8.91	9.07	
November	3.69	8.59	7.31	5.88	5.86	6.49	7.59	7.01	13.25	11.50	10.55	7.67	8.89	10.47	8.14	8.71	
December	3.36	5.42	5.80	6.41	5.88	6.52	7.19	6.86	7.11	10.96	8.00	8.11	8.44	10.85	9.17	9.40	
2016																	
January	3.17	5.00	5.68	7.85	5.25	6.73	7.77	6.93	6.43	10.94	7.68	9.14	9.09	11.00	8.59	10.09	

Table 4.3.7

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros

(% p.a.)

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

Table 4.3.8

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	Volume of extended loans						Debt						Of which overdue debt					
	in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals		
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	
2014																		
31.12	7,194,839	579,638	415,755	2,944	4,699,951	635,177	416,877	7,607	378,751	51,785	15,637	276						
2015																		
31.01	292,547	17,036	14,035	3	4,580,452	613,477	476,775	8,540	410,314	55,971	23,517	347						
28.02	656,971	38,927	35,437	75	4,478,833	589,791	382,296	7,550	426,699	59,091	12,197	469						
31.03	1,109,391	65,659	65,053	82	4,475,286	576,637	364,787	7,051	441,482	62,121	12,589	440						
30.04	1,532,380	91,554	87,465	144	4,458,226	563,902	320,355	6,344	491,410	65,665	13,334	444						
31.05	1,883,822	114,555	107,685	336	4,389,954	554,041	313,438	5,462	516,837	68,674	16,078	511						
30.06	2,333,374	141,612	126,812	354	4,388,933	544,837	330,426	5,678	531,922	69,532	19,462	536						
31.07	2,784,211	168,000	171,696	390	4,416,143	533,455	368,547	5,488	560,338	73,012	20,085	562						
31.08	3,199,636	193,412	218,685	675	4,457,201	524,046	433,375	6,769	576,287	75,546	23,632	652						
30.09	3,680,664	223,016	252,913	675	4,451,587	504,578	447,571	6,665	567,400	71,081	24,685	653						
31.10	4,131,508	250,183	286,778	678	4,451,657	489,012	438,217	6,225	583,819	72,749	24,699	636						
30.11	4,540,710	274,613	315,769	693	4,412,269	476,211	480,490	6,164	633,070	72,162	28,393	623						
31.12	5,080,723	307,425	379,304	822	4,262,622	464,146	564,684	6,651	633,623	69,580	33,256	627						
2016																		
31.01	281,474	16,778	11,250	5	4,179,971	452,062	548,323	6,234	644,177	72,257	32,527	659						
29.02	656,101	38,813	19,356	294	4,177,198	441,303	542,544	6,431	662,390	74,376	35,563	644						

Table 4.3.9

Mortgage 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			
2014											
31.12	1,058,641	1,808,551	3,517,094	32,131	178.1	178.0	12.47	13.16			
2015											
31.01	44,924	73,036	3,520,747	32,840	175.9	175.9	14.16	14.16			
28.02	94,862	153,466	3,546,831	33,401	174.6	173.3	14.46	14.73			
31.03	138,911	222,034	3,547,477	34,635	172.9	169.2	14.54	14.73			
30.04	189,551	304,530	3,570,523	35,794	171.6	168.1	14.41	14.06			
31.05	234,503	379,132	3,594,711	36,733	171.3	170.1	14.23	13.48			
30.06	287,957	467,982	3,612,817	37,602	171.9	174.6	14.05	13.31			
31.07	347,425	565,340	3,645,485	38,506	172.0	172.3	13.95	13.46			
31.08	406,377	661,876	3,686,484	39,958	172.5	175.1	13.79	12.88			
30.09	473,466	772,500	3,732,393	40,840	173.0	176.5	13.70	13.15			
31.10	539,966	884,638	3,782,381	41,743	173.4	175.9	13.59	12.89			
30.11	608,172	997,958	3,831,287	43,280	174.1	179.8	13.44	12.30			
31.12	706,655	1,162,587	3,901,441	43,775	175.3	182.7	13.34	12.74			
2016											
31.01	37,521	62,275	3,922,836	45,676	179.5	179.5	12.52	12.52			
29.02	118,416	205,377	3,992,354	46,741	180.8	181.4	12.23	12.11			

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			
2014							
31.12	807	12,767	140,809	17,623	128.1	9.32	
2015							
31.01	13	299	170,345	21,600	64.6	10.42	
28.02	29	783	148,657	19,535	38.4	11.81	
31.03	42	1,419	139,488	19,375	33.6	12.19	
30.04	49	1,976	118,400	17,305	32.4	12.01	
31.05	62	2,298	116,587	18,191	34.6	11.30	
30.06	78	2,600	119,318	19,401	41.2	10.71	
31.07	94	3,418	123,252	20,809	44.1	10.34	
31.08	101	4,023	136,734	24,087	44.9	10.29	
30.09	108	4,224	133,204	24,444	45.4	10.25	
31.10	117	4,399	126,103	23,600	43.9	10.12	
30.11	121	4,649	126,188	24,382	43.5	10.13	
31.12	131	5,763	135,345	27,430	40.0	10.08	
2016							
31.01	5	57	137,644	28,701	8.4	12.17	
29.02	11	223	131,346	29,028	70.4	7.01	

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	
2014												
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
2015												
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	691,862	3,790,252	39,398	176.6	183.6	13.33	12.73	13.33	12.73	13.33	12.73	81,467
2016												
31.01	37,127	3,863,543	40,982	180.7	180.7	12.51	12.51	12.51	12.51	12.51	12.51	81,952
29.02	117,281	3,935,160	42,027	181.6	181.9	12.22	12.10	12.22	12.10	12.22	12.10	81,635

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				
2014								
31.12	750	10,832	136,491	17,143	146.3	9.25		33,803
2015								
31.01	9	266	164,955	20,965	71.8	10.42		39,473
28.02	14	457	143,777	18,965	53.5	11.27		34,560
31.03	24	961	135,328	18,804	41.9	11.80		33,581
30.04	28	1,169	114,541	16,823	38.0	11.57		28,987
31.05	41	1,477	112,941	17,652	40.3	10.74		26,751
30.06	54	1,700	115,725	18,892	50.3	10.16		27,547
31.07	66	2,188	119,395	20,228	52.4	10.07		32,301
31.08	72	2,610	132,481	23,385	53.7	10.03		35,755
30.09	78	2,782	129,180	23,753	54.3	10.00		30,740
31.10	85	2,947	122,154	22,838	52.0	9.86		32,962
30.11	86	3,023	122,204	23,721	52.2	9.84		33,266
31.12	91	3,890	131,039	26,687	46.9	9.82		35,474
2016								
31.01	2	33	133,401	28,059	9.9	11.46		35,316
29.02	6	175	127,972	28,367	85.4	6.87		34,952

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 29.02.2016								total
	1–5	6–20	21–50	51–200	201–500	501–718	719–1000	1001–5000	
Number of credit institutions extended mortgage loans, units	5	14	26	105	187	178	515	515	
Number of mortgage loans extended to individuals-residents, units, of which loans extended:									
in rubles	83,222	14,953	9,146	6,683	3,030	253	117,287	117,287	
in foreign currency	83,222	14,953	9,145	6,682	3,027	252	117,281	117,281	
of which: overdue, – total	0	0	1	1	3	1	6	6	
Volume of mortgage loans extended to individuals, – total, millions of rubles	137,988	27,963	19,193	15,441	3,196	637	204,419	204,419	
in rubles	137,988	27,963	19,082	15,436	3,148	626	204,244	204,244	
in foreign currency	0	0	111	5	48	11	175	175	
Debt on mortgage loans, extended by credit institutions, – total, millions of rubles	3,057,918	385,461	303,890	260,468	44,915	10,480	4,063,132	4,063,132	
in rubles	3,031,082	344,415	281,854	228,781	38,825	10,202	3,935,160	3,935,160	
in foreign currency	26,836	41,046	22,036	31,687	6,090	278	127,972	127,972	
of which: overdue, – total	39,528	13,176	10,450	5,069	1,985	185	70,394	70,394	
in rubles	28,324	3,680	6,118	2,601	1,125	178	42,027	42,027	
in foreign currency	11,204	9,496	4,332	2,468	860	7	28,367	28,367	
Weighted average maturity, months, of which on loans extended:									
in rubles	182.5	187.4	178.4	183.2	109.5	128.3	181.6	181.6	
in foreign currency	0.0	0.0	116.1	60.0	8.7	121.8	85.4	85.4	
Weighted average interest rate, %, of which on loans extended:									
in rubles	12.40	11.90	11.00	12.10	14.40	14.30	12.22	12.22	
in foreign currency	0.00	0.00	5.80	10.00	10.90	15.00	6.87	6.87	
Receivables on housing mortgage loans acquired by credit institutions, – total, millions of rubles	18,303	7,375	27,617	44,912	17,931	448	116,587	116,587	
in rubles	9,119	2,463	20,989	31,205	17,516	342	81,635	81,635	
in foreign currency	9,184	4,912	6,628	13,707	415	106	34,952	34,952	

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			
2014												
31.12	7,651,441	1,268,375	–	108,870	456,429	1,301,048	666,449	4,261,831	5,197	–416,759		
2015												
31.01	8,162,109	1,649,323	–	163,558	658,992	1,845,116	931,128	3,380,109	5,522	–471,639		
28.02	8,035,510	1,856,739	–	197,455	663,376	1,796,053	1,072,437	2,792,161	5,173	–347,883		
31.03	7,665,732	1,707,761	–	196,621	597,711	1,649,893	1,037,056	2,717,567	6,196	–247,072		
30.04	7,470,562	1,554,697	–	169,497	586,879	1,517,834	1,044,404	2,750,877	4,837	–158,464		
31.05	7,680,439	1,943,322	–	186,628	638,294	1,601,137	1,160,615	2,272,201	5,927	–127,686		
30.06	7,715,786	1,834,469	–	182,550	716,175	1,635,959	1,148,463	2,325,781	4,828	–132,440		
31.07	8,210,195	2,102,261	–	206,669	658,996	1,866,567	1,210,850	2,295,047	5,961	–136,157		
31.08	8,822,913	2,443,671	–	207,585	666,462	2,123,267	1,363,901	2,195,018	5,958	–182,949		
30.09	8,927,627	2,395,155	–	206,528	650,837	1,988,707	1,354,834	2,464,523	5,968	–138,925		
31.10	8,904,583	2,376,826	–	214,060	598,381	2,113,426	1,469,615	2,205,363	6,230	–79,317		
30.11	9,205,869	2,566,482	–	203,200	591,517	2,354,510	1,447,503	2,091,890	7,283	–56,515		
31.12	9,616,006	2,546,474	–	190,562	534,765	2,517,520	1,210,310	2,698,061	6,139	–87,824		
2016												
31.01	9,953,644	2,782,969	–	195,387	518,399	2,626,546	1,259,579	2,654,319	8,282	–91,837		

Table 4.3.12 (end)
(millions of rubles)

	Investment in equities										Equity in subsidiaries and associated companies		Other equity interest	Derivatives (at fair value)
	total	of which					revaluation of equities	total	of which					
		investment in equities at balance-sheet value (regardless revaluation)							of subsidiaries and associated resident credit institutions					
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition									
12	13	14	15	16	17	18	19	20	21					
2014														
31.12	488,713	4,113	84,504	197,775	124,840	-16,405	1,365,934	503,437	427,589	2,298,646				
2015														
31.01	472,368	6,223	85,159	139,680	138,256	-1,508	1,361,969	503,437	439,451	3,101,675				
28.02	439,593	4,553	88,257	145,032	96,579	3,101	1,360,405	504,819	439,913	2,109,605				
31.03	338,567	3,348	83,959	137,915	29,294	-14,482	1,371,195	504,804	448,524	1,727,167				
30.04	339,423	3,628	80,810	141,499	28,186	-8,018	1,428,158	504,740	451,994	1,242,445				
31.05	324,617	3,380	83,338	143,159	7,790	-10,538	1,429,080	505,275	456,700	1,159,481				
30.06	319,599	3,088	70,255	130,349	5,186	-17,327	1,488,109	531,488	468,281	1,204,170				
31.07	311,442	2,431	75,124	117,852	7,857	-22,885	1,487,797	531,345	479,052	1,284,035				
31.08	281,625	2,473	80,083	100,832	8,537	-21,065	1,498,467	529,133	494,086	1,523,458				
30.09	284,794	2,506	79,729	107,452	3,298	-22,335	1,560,983	529,133	500,288	1,352,311				
31.10	265,656	1,563	71,410	101,310	6,859	-18,510	1,571,124	529,722	500,968	1,188,230				
30.11	256,072	7,075	52,097	113,987	5,659	-17,706	1,596,735	530,363	514,031	1,141,425				
31.12	295,228	13,456	51,375	139,313	10,609	-21,160	1,662,205	535,581	567,987	1,261,027				
2016														
31.01	293,445	6,969	53,261	129,165	21,386	-22,516	1,747,180	578,226	571,973	1,346,403				

Table 4.3.13

Discounted Bills

(millions of rubles)

	Discounted bills denominated in rubles					Discounted bills denominated in foreign currency													
	total	of which				total	of which												
		bills issued and guaranteed by federal government	bills issued and guaranteed by constituent entities and local authorities	credit institutions' bills	nonresidents' bills		other bills	bills issued and guaranteed by federal government	credit institutions' bills	nonresidents' bills	other bills								
2014																			
31.12	188,737	0	0	129,280	11	59,446	29,214	0	25,582	3,542	90								
2015																			
31.01	162,451	0	0	105,259	11	57,181	34,565	0	30,226	4,339	0								
28.02	163,033	0	0	103,348	0	59,685	20,583	0	16,789	3,794	0								
31.03	146,493	0	0	86,114	0	60,379	21,777	0	20,484	1,293	0								
30.04	136,964	0	0	77,749	0	59,215	24,304	0	23,191	1,113	0								
31.05	134,677	0	0	71,940	0	62,738	25,588	0	25,571	17	0								
30.06	128,492	0	0	65,364	0	63,128	44,160	0	44,160	0	0								
31.07	137,343	0	0	80,272	0	57,071	55,800	0	55,800	0	0								
31.08	119,244	0	0	60,483	0	58,761	60,312	0	60,312	0	0								
30.09	119,962	0	0	60,517	0	59,445	58,167	0	58,167	0	0								
31.10	117,303	0	0	55,448	0	61,855	63,518	0	63,518	0	0								
30.11	117,357	0	0	49,096	2,330	65,931	67,334	0	67,334	0	0								
31.12	130,257	0	236	52,998	2,330	74,693	73,721	0	73,721	0	0								
2016																			
31.01	116,507	0	438	50,885	2,330	62,854	76,511	0	76,511	0	0								

Table 4.4

Credit Institutions' Claims and Liabilities on Financial Derivatives

(millions of rubles)

	Claims on delivery of ruble-denominated funds						Claims on foreign exchange delivery						Claims on delivery of precious metals						Claims on delivery of securities							
	total		of which those with terms		total		of which those with terms		total		of which those with terms		total		of which those with terms		total		of which those with terms		total		of which those with terms		total	
			2 to 30 days	31 to 90 days			over 91 days	2 to 30 days			31 to 90 days	over 91 days			2 to 30 days	31 to 90 days			over 91 days	2 to 30 days			31 to 90 days	over 91 days		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17										
2014																										
31.12	7,148,473	1,609,954	1,548,429	3,771,822	13,732,289	2,497,741	2,245,703	8,512,178	855,651	92,577	53,218	372,566	54,972	29,793	14,283	6,207										
2015																										
31.01	6,196,609	1,046,871	1,502,542	3,467,971	15,093,886	2,348,413	2,523,733	9,701,275	1,139,589	227,590	100,091	435,320	73,108	37,025	17,939	11,099										
28.02	6,019,015	1,352,955	1,203,590	3,244,024	12,992,524	2,440,727	1,798,084	8,265,357	922,369	122,582	78,305	353,606	76,709	49,452	2,024	13,800										
31.03	5,434,359	1,024,177	1,201,902	3,047,317	11,633,364	1,881,174	1,693,358	7,479,115	838,281	127,023	22,931	334,671	77,305	3,387	40,557	13,678										
30.04	5,588,731	1,267,858	1,188,900	2,990,987	10,506,805	2,066,173	1,509,853	6,406,305	687,584	66,914	34,149	284,148	78,258	14,153	40,351	14,391										
31.05	5,158,494	1,169,262	899,905	2,931,807	9,850,665	1,718,344	1,274,734	6,401,674	658,678	34,982	39,701	287,281	94,755	61,188	3,465	14,969										
30.06	4,946,304	925,379	1,094,510	2,695,523	9,776,511	1,282,233	1,739,921	6,151,611	644,463	46,462	24,900	285,569	58,419	11,597	11,829	20,595										
31.07	5,316,504	1,104,181	1,424,784	2,609,018	10,665,729	1,929,900	1,997,317	6,272,915	586,651	14,945	48,171	256,855	65,926	15,804	12,754	17,641										
31.08	5,200,550	1,463,110	842,071	2,605,442	11,828,267	2,534,619	1,604,708	6,935,508	624,815	40,721	33,263	258,163	77,768	20,446	46	20,072										
30.09	5,114,865	1,173,134	1,403,866	2,322,125	11,349,470	2,040,783	1,969,221	6,627,865	603,973	50,828	62,661	235,622	84,622	11,205	14,859	19,078										
31.10	5,205,894	1,230,829	1,500,678	2,309,144	10,914,483	1,984,230	1,922,801	6,496,382	734,520	26,775	80,761	400,288	107,931	9,035	36,608	19,344										
30.11	5,134,582	1,903,462	610,478	2,340,378	10,386,247	2,285,202	1,013,722	6,475,526	678,122	59,967	49,376	383,119	70,511	17,717	314	17,923										
31.12	4,888,835	1,233,819	1,016,910	2,355,515	11,167,906	1,883,630	1,731,087	6,963,593	716,399	85,850	12,330	420,901	129,697	49,819	14,307	16,795										
2016																										
31.01	4,770,572	1,201,698	898,366	2,423,575	11,653,922	2,086,125	1,813,708	7,183,752	834,203	71,210	79,923	428,205	89,276	3,982	21,627	16,233										

Table 4.4 (cont.)
(millions of rubles)

	Liabilities on delivery of ruble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals				Liabilities on delivery of securities			
	of which those with terms				of which those with terms				of which those with terms				of which those with terms			
	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days
1	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
2014																
31.12	6,909,657	1,299,130	1,170,751	3,782,880	13,495,966	2,839,076	2,366,451	8,125,786	351,991	83,093	59,394	208,460	556,785	64,822	278,314	150,852
2015																
31.01	6,137,371	823,056	1,161,751	3,445,786	14,552,474	2,577,103	2,661,801	9,166,096	528,878	229,639	46,610	251,324	596,126	117,737	272,929	145,237
28.02	6,255,078	1,225,877	849,070	3,357,685	12,300,312	2,336,356	2,189,339	7,620,046	373,286	126,739	27,350	214,005	497,410	275,887	67,837	112,678
31.03	5,664,973	881,595	886,616	3,119,682	11,224,050	2,033,648	1,992,857	6,951,608	305,613	73,209	16,719	193,430	268,195	47,659	97,854	79,818
30.04	5,559,401	1,005,176	862,688	2,967,646	10,449,547	2,337,519	1,785,196	6,068,226	222,587	24,309	30,779	166,040	239,486	73,635	68,372	76,504
31.05	5,114,181	851,196	641,878	2,901,358	9,796,639	1,986,441	1,537,039	6,068,864	235,385	37,150	26,870	163,749	215,664	99,064	11,551	79,391
30.06	4,915,680	605,619	952,061	2,571,840	9,696,464	1,567,658	1,839,957	5,951,140	246,060	44,008	24,934	167,922	165,172	33,148	21,124	79,921
31.07	5,227,606	905,848	1,123,953	2,468,627	10,627,187	2,052,232	2,279,061	6,089,458	232,541	55,318	20,386	154,971	171,980	46,944	15,533	80,574
31.08	5,238,159	1,264,375	698,746	2,421,458	11,602,601	2,634,431	1,721,216	6,857,044	301,225	94,634	9,716	176,539	181,361	46,215	3,332	78,538
30.09	5,070,295	993,836	1,176,110	2,144,267	11,232,588	2,189,306	2,157,707	6,529,919	290,661	52,765	46,676	173,583	173,020	30,861	25,187	71,104
31.10	5,232,423	1,181,760	1,214,745	2,128,390	10,742,825	1,937,221	2,154,646	6,484,323	453,426	63,351	54,591	333,815	176,291	16,191	89,821	25,284
30.11	4,895,401	1,619,195	415,900	2,109,159	10,487,506	2,536,031	1,166,937	6,527,431	433,115	77,327	17,256	318,202	175,446	38,488	45,197	34,471
31.12	4,672,052	1,131,651	761,688	2,088,399	11,187,886	1,951,855	1,972,823	6,977,154	473,507	111,241	11,701	348,557	273,749	62,004	31,875	92,942
2016																
31.01	4,917,575	1,179,198	827,435	2,108,384	11,392,538	2,084,036	1,927,094	7,217,818	498,445	94,412	33,788	366,114	235,960	8,813	60,330	72,534

Table 4.4 (end)
(millions of rubles)

	Claims on delivery of ruble-denominated derivatives				Claims on delivery of foreign currency-denominated derivatives				Liabilities on delivery of ruble-denominated derivatives				Liabilities on delivery of foreign currency-denominated derivatives			
	of which those with terms				of which those with terms				of which those with terms				of which those with terms			
	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days
1	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
2014																
31.12	141,754	0	17,961	44,235	135,004	11,928	22,134	71,792	140,935	0	17,409	44,235	185,537	11,182	12,877	131,798
2015																
31.01	150,503	0	974	44,235	163,978	12,232	22,376	87,050	176,739	0	27,244	44,235	226,493	7,870	15,702	160,825
28.02	186,657	1,040	0	65,122	148,724	23,381	14,741	62,863	185,466	21,012	0	44,235	216,625	23,463	13,226	137,707
31.03	69,126	727	78	44,235	120,090	5,163	17,080	56,559	81,637	460	12,891	44,235	175,513	1,950	14,693	124,389
30.04	76,140	1,006	278	44,235	162,632	19,858	7,873	51,046	76,902	851	1,240	44,235	205,294	11,535	5,166	114,246
31.05	108,025	937	0	50,223	160,982	6,333	6,633	53,651	107,669	1,846	0	49,134	209,544	6,420	4,056	117,705
30.06	116,467	320	13,642	44,235	199,638	3,525	11,998	58,415	105,545	493	3,228	44,235	242,118	179	16,323	118,129
31.07	143,023	707	15,171	45,819	164,848	7,384	5,410	58,217	131,408	874	5,391	44,235	196,637	8,936	8,451	121,985
31.08	196,612	20,510	0	45,954	293,557	5,209	38,974	84,569	176,231	1,565	477	44,235	292,308	8,500	75,092	44,347
30.09	106,520	334	2,416	44,637	219,647	2,071	59,303	65,803	104,010	483	217	44,235	216,377	2,290	79,680	42,021
31.10	118,577	238	2,666	44,554	186,046	36,413	32,042	62,681	112,519	335	279	44,235	176,768	71,130	12,131	38,597
30.11	129,633	3,270	0	44,568	130,116	13,329	1,858	65,075	126,791	4,025	0	44,347	93,249	378	2,074	41,035
31.12	144,224	232	130	44,673	122,813	0	11,375	64,296	147,928	249	3,240	44,235	92,405	0	1,506	43,859
2016																
31.01	192,298	196	1,668	44,235	150,285	8,144	21,917	67,322	206,363	105	16,232	44,235	101,500	121	3,215	45,371

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

Table 4.5.1

Main Indicators of Private Pension Funds' Performance

1	2	3	4	5	6		7	8
					balance value	market value		
	Fund's assets, millions of rubles	Assets to support statutory activities (ASSA) ¹ , millions of rubles	Capital and reserves, millions of rubles	Pension reserves, millions of rubles	Pension savings, millions of rubles		Pension savings, millions of rubles	Short-term and long-term liabilities of fund, millions of rubles
2011	1,200,573.24	99,182.19	–	700,313.84	393,786.22		393,710.86	7,290.97
2012	1,550,472.32	109,941.66	–	758,072.90	668,690.45		669,190.26	13,767.31
2013								
Q1, 2013	1,705,991.79	107,397.69	–	768,066.37	823,264.78		817,713.13	7,161.27
Q2, 2013	1,794,543.60	108,168.06	–	783,375.02	897,546.88		887,520.94	5,452.94
Q3, 2013	1,901,219.42	108,240.81	–	800,905.61	986,352.70		976,510.55	5,720.30
Q4, 2013	2,063,235.41	127,503.97	–	831,640.62	1,086,276.91		1,088,411.36	17,813.91
2014								
Q1, 2014	2,072,176.02	129,259.86	–	845,544.06	1,091,179.00		1,088,854.27	6,193.11
Q2, 2014	2,113,858.39	109,485.14	25,659.00	861,471.23	1,109,494.97		1,108,020.63	7,748.04
Q3, 2014	2,150,450.66	98,992.49	42,453.39	878,348.57	1,122,996.41		1,118,270.78	7,659.79
Q4, 2014	2,187,335.78	92,572.00	50,669.07	900,094.57	1,128,945.20		1,132,441.33	15,054.94
2015								
Q1, 2015	2,223,194.16	89,861.32	56,736.66	923,129.58	1,146,882.68		1,149,266.45	6,583.93
Q2, 2015	2,826,430.35	92,800.92	58,074.84	958,187.48	1,710,502.92		1,700,728.08	6,864.19
Q3, 2015	2,822,887.19	88,142.80	57,838.80	982,209.67	1,687,168.80		1,674,799.74	7,527.13

Table 4.5.1 (end)

	Number of insured persons, persons		Payouts of pension benefits under mandatory pension insurance, millions of rubles		Number of participants, persons		Payouts of pensions under private (voluntary) pension provision, millions of rubles	
	total	of which persons receiving pension	total	of which persons receiving pension	total	of which persons receiving pension	total	of which persons receiving pension
1	9	10	11	12	13	14		
2011	11,875,993	24	0.03	6,595,994	1,470,893	31,304.95		
2012	16,570,105	125,208	1,739.81	6,781,470	1,537,090	36,648.56		
2013								
Q1, 2013	19,494,353	112,616	1,026.10	6,721,863	1,506,565	9,904.64		
Q2, 2013	20,307,223	234,441	1,961.86	6,706,338	1,511,467	19,993.99		
Q3, 2013	21,063,329	262,961	3,349.23	6,666,918	1,526,086	30,573.52		
Q4, 2013	22,185,762	323,949	4,203.21	6,769,148	1,551,158	40,997.23		
2014								
Q1, 2014	22,165,981	169,910	633.64	6,571,320	1,560,633	11,070.66		
Q2, 2014	22,136,963	300,640	1,299.09	6,375,814	1,569,809	23,317.51		
Q3, 2014	22,094,201	457,555	2,575.56	6,337,002	1,564,577	33,883.30		
Q4, 2014	22,141,535	538,482	3,973.47	6,366,673	1,581,700	45,522.67		
2015								
Q1, 2015	22,041,211	264,386	1,286.66	6,346,975	1,585,150	12,036.30		
Q2, 2015	28,135,454	324,214	2,418.21	6,293,366	1,587,318	24,296.14		
Q3, 2015	26,709,473	491,339	4,453.27	6,129,153	1,593,382	37,083.01		

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

Table 4.5.2

Private Pension Funds' Investment of Mandatory Pension Insurance

	(millions of rubles)	
	2013	2014
Total assets	1,095,126.86	1,138,239.61
of which:		
Central government securities of the Russian Federation – total	47,392.98	26,844.98
of which denominated in foreign currency	8,334.77	742.04
Local government securities of the Russian Federation – total	62,632.95	64,155.34
of which denominated in foreign currency	–	–
Bonds by domestic issuers (excluding central and local government bonds)	397,274.01	445,120.24
Shares issued by domestic open joint stock company	69,775.54	76,496.85
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
Deposits with credit institutions – total	335,506.61	359,455.51
of which denominated in foreign currency	165.95	868.04
Funds in accounts with credit institutions – total	110,787.66	27,111.70
of which denominated in foreign currency	602.80	849.59
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
Other assets ¹	38,847.48	52,396.32

¹ The sum of a debt receivable of asset management companies is underlined.

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

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

Table 4.5.5

Private Pension Funds' Pension Accruals Investment

(millions of rubles)

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

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

Table 4.5.6

Payout of Private Pension Funds' Accruals

(millions of rubles)

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

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	of which		total	including contributions towards co-financing of pension savings disbursed from the National Welfare Fund
		maternity capital (a portion of maternity (family) capital), including investment returns	contributions towards co-financing of pension savings		maternity capital (a portion of maternity (family) capital), including investment returns	contributions towards co-financing of pension savings		
2	3	4	5	6	7	8	9	
2011	234,113.09	19.69	2,957.34	1,381.65	7,092.87	0.72	918.02	20.42
2012	244,178.58	61.53	4,628.97	2,114.88	19,312.71	3.03	3,367.84	46.49
2013	371,039.03	65.70	10,266.88	3,424.73	44,273.10	11.39	785.79	197.84
2014	1,302.66	1.90	1,092.95	562.61	665.02	0.54	11.17	2.74

Table 4.5.7 (end)
(millions of rubles)

1	Pension accruals transferred to the Pension Fund of the Russian Federation			Pension accruals transferred to other private pension funds			Payouts from pension savings					
	total	of which		total	of which		total	of which				
		maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments		maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments		memory part of labour pension	payments to assignees of insured persons	lumpsum payments		
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	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	2.61	657.60	1,717.20	–
2013	5,176.47	6.57	269.51	99.08	43,593.15	10.46	811.55	197.81	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	96.53	1,622.45	3,876.94	0.40

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	
2011									
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	
2012									
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	
2013									
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	
2014									
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	
2015									
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	

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	18	19	20	
2011												
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				
2012												
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				
2013												
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				
2014												
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				
2015												
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				

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
Total – across all types of insurance	769,075.1	364,473.6	1,023,819.3	509,217.5
of which:				
Voluntary insurance	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
Mandatory insurance	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 ¹			by credit institutions ²			by non-bank settlement credit institutions			by credit institutions through correspondent accounts opened with other credit institutions ³			between various divisions of one credit institution ³			within one division of a credit institution ³	
				thousands of rubles	billions of rubles	thousands of units	thousands of rubles	billions of rubles	thousands of units	thousands of rubles	billions of rubles	thousands of units	thousands of rubles	billions of rubles	thousands of units	thousands of rubles	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles
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						
2014																				
Q1	974,473.3	322,533.0	293,153.1	270,735.9	681,320.2	51,797.1	3,052.0	401.6	29,598.2	3,024.4	114,421.6	23,409.9	534,248.4	24,961.2						
Q2	1,072,458.8	325,951.0	333,719.7	272,202.4	738,739.1	53,748.6	3,277.1	812.8	22,990.4	3,030.9	127,902.8	24,102.4	584,568.8	25,802.5						
Q3	1,125,191.9	361,118.2	352,657.0	304,094.9	772,534.9	57,023.3	1,870.6	852.1	23,075.4	2,995.8	132,445.5	25,224.8	615,143.4	27,950.6						
Q4	1,209,554.0	428,422.1	391,030.2	358,146.5	818,523.8	70,275.6	975.2	755.1	22,335.0	3,611.9	145,966.0	29,333.1	649,247.6	36,575.5						
2015																				
Q1	1,039,147.7	359,793.6	298,740.8	301,945.9	740,406.9	57,847.7	816.1	595.8	18,742.2	3,470.3	128,041.0	25,356.3	592,807.6	28,425.3						
Q2	1,094,863.5	366,759.2	345,160.5	305,338.5	749,703.0	61,420.7	781.7	805.1	19,906.8	3,829.7	134,368.8	26,497.5	594,645.7	30,288.4						
Q3	1,121,963.3	418,152.0	360,755.4	355,375.0	761,207.9	62,777.0	1,048.3	972.4	23,517.1	3,537.0	138,550.2	29,355.2	598,092.3	28,912.4						
Q4	1,177,697.5	466,658.4	393,884.8	393,883.8	783,812.7	72,774.6	1,197.9	1,170.3	25,127.2	3,946.2	134,803.5	32,694.8	622,684.1	34,963.3						

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

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

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

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

	The Bank of Russia payment system ¹						Credit institutions payment systems ²					
	total			of which			total			of which		
	number of payments, thousands of units	value of payments, billions of rubles	electronic payments	paper-based payments	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	electronic payments	paper-based payments	number of payments, thousands of units	value of payments, billions of rubles
2014	1,370,560.0	1,205,179.7	1,369,784.6	1,192,762.5	775.4	12,417.2	3,011,118.0	232,844.6	2,580,756.8	219,310.9	430,361.2	13,533.7
2015	1,398,541.5	1,356,543.2	1,397,882.1	1,320,584.5	659.4	35,958.7	3,035,130.5	254,820.0	2,665,792.8	241,918.0	369,337.7	12,902.0
2014												
Q1	293,153.1	270,735.9	292,973.9	268,057.5	179.2	2,678.4	681,320.2	51,797.1	574,642.0	48,848.7	106,678.2	2,948.4
Q2	333,719.7	272,202.4	333,534.0	269,824.7	185.7	2,377.7	738,739.1	53,748.6	628,835.6	50,618.8	109,903.5	3,129.8
Q3	352,657.0	304,094.9	352,461.5	301,406.5	195.5	2,688.4	772,534.9	57,023.3	664,903.8	53,785.4	107,631.1	3,237.9
Q4	391,030.2	358,146.5	390,815.2	353,473.8	215.0	4,672.7	818,523.8	70,275.6	712,375.4	66,058.0	106,148.4	4,217.6
2015												
Q1	298,740.8	301,945.9	298,626.5	298,298.6	114.3	3,647.3	740,406.9	57,847.7	648,847.8	54,836.9	91,559.1	3,010.8
Q2	345,160.5	305,338.5	344,988.5	298,614.1	172.0	6,724.4	749,703.0	61,420.7	656,565.2	58,158.7	93,137.8	3,262.0
Q3	360,755.4	355,375.0	360,579.9	342,503.5	175.5	12,871.5	761,207.9	62,777.0	670,915.6	59,519.1	90,292.3	3,257.9
Q4	393,884.8	393,883.8	393,687.2	381,168.3	197.6	12,715.5	783,812.7	72,774.6	689,464.2	69,403.3	94,348.5	3,371.3

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

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

Table 5.3

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

(units)

	Operating credit institutions and branches participating in the payment system of the Bank of Russia		Federal Treasury bodies		Other customers of the Bank of Russia	
	total	of which participate in exchange	total	of which participate in exchange	total	of which participate in exchange
2013						
31.12	2,691	2,653	380	192	3,424	1,160
2014						
31.03	2,576	2,545	270	140	2,665	698
30.06	2,506	2,475	257	137	2,519	522
30.09	2,443	2,419	241	135	2,628	523
31.12	2,343	2,330	232	130	1,847	496
2015						
31.03	2,301	2,291	218	129	1,635	464
30.06	2,196	2,188	216	130	1,927	474
30.09	2,085	2,071	206	127	2,272	480
31.12	1,959	1,945	198	114	1,406	456

Table 5.4

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

(units)

1	The Bank of Russia institutions		Of which members			Credit institutions	Of which users			
	2	3	intraregional electronic settlements	interregional electronic settlements	BESP system		intraregional electronic settlements	interregional electronic settlements	BESP system	
4	5	6	7	8	9	10	11	12	13	
2013										
31.12	439	85	85	85	84	931	931	931	8	9
2014										
31.03	439	85	85	85	84	907	907	907	907	895
30.06	441	86	86	86	86	890	890	890	890	884
30.09	440	86	86	86	86	867	867	867	867	861
31.12	365	86	86	86	86	843	843	843	843	835
2015										
31.03	362	86	86	86	86	834	834	834	834	823
30.06	361	82	82	82	82	803	803	803	803	797
30.09	360	82	82	82	82	771	771	771	771	766
31.12	271	82	82	82	83	738	738	738	738	732

Table 5.4 (end)
(units)

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

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

Table 5.5

Selected Indicators On Bank Card Transactions¹

	Individuals						
	the number of bank cards ² , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles	
1	2	3	4	5	6	7	
2014	226,967	–	34,649,946	23,198,084	7,136,705	4,315,156	
2015	242,899	–	39,703,341	23,951,225	9,002,797	6,749,318	
2014							
Q1	218,573	112,823	7,334,126	5,020,782	1,520,582	792,762	
Q2	219,290	115,429	8,203,431	5,608,495	1,639,509	955,427	
Q3	223,590	117,875	8,786,270	5,834,962	1,824,037	1,127,270	
Q4	226,967	122,235	10,326,118	6,733,844	2,152,578	1,439,696	
2015							
Q1	229,046	118,147	8,268,046	5,101,933	1,927,325	1,238,788	
Q2	232,873	129,308	9,379,722	5,809,692	2,066,447	1,503,583	
Q3	239,295	128,967	10,518,042	6,324,681	2,390,536	1,802,825	
Q4	242,899	129,894	11,537,530	6,714,920	2,618,489	2,204,122	

Table 5.5 (end)

		Legal entities					
		the number of bank cards ² , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	of which payments for goods (works, services), millions of rubles	other transactions, millions of rubles
1	8	9	10	11	12	13	
2014	699	–	1,480,764	878,178	602,150	436	
2015	1,030	–	1,803,708	1,164,781	638,065	862	
2014							
Q1	623	299	262,612	154,321	108,189	102	
Q2	654	315	321,823	181,188	140,559	76	
Q3	655	310	374,305	229,292	144,887	126	
Q4	699	339	522,023	313,377	208,514	132	
2015							
Q1	754	341	397,566	247,981	149,395	189	
Q2	812	411	378,278	253,383	124,603	291	
Q3	872	434	494,888	314,450	180,317	121	
Q4	1,030	474	532,977	348,966	183,749	261	

¹ Since Q1 2013 including data on the volume of debit and credit cards and the value of transactions with them. Not including data on prepaid cards.

² The data on quantity of bank cards are indicated as of the first date, following the reporting quarter (year).

Table 5.6

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

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

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

Table 5.7

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

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

6. REGIONAL SECTION

6.1. Direct Investment of the Russian Federation

Table 6.1.1

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

(millions of US dollars)

	2012			2013			2014		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1									
THE RUSSIAN FEDERATION	48,822	101,819	52,997	86,507	162,363	75,856	56,393	127,497	71,104
CENTRAL FEDERAL DISTRICT	43,682	77,102	33,420	75,851	126,893	51,042	43,502	96,747	53,245
Belgorod Region	1,672	2,387	714	1,101	3,643	2,542	273	1,586	1,313
Bryansk Region	14	17	4	7	9	2	4	7	3
Vladimir Region	31	32	2	21	22	2	0	12	12
Voronezh Region	50	83	33	56	77	21	116	125	9
Ivanovo Region	98	105	8	37	37	1	42	65	23
Kaluga Region	-60	22	83	17	19	2	24	27	3
Kostroma Region	53	100	47	5	6	2	-112	278	390
Kursk Region	31	500	469	255	610	355	42	308	266
Lipetsk Region	531	958	427	-8	479	486	1,189	2,520	1,331
Moscow Region	1,196	5,697	4,500	-1,542	4,694	6,236	841	3,500	2,659
Orel Region	-9	5	14	8	9	1	5	7	1
Ryazan Region	16	17	1	12	13	1	31	35	4
Smolensk Region	-23	25	47	30	37	7	20	31	11
Tambov Region	0	0	1	2	3	1	3	4	0
Tver Region	27	34	7	19	22	3	0	23	23
Tula Region	-14	5	19	13	14	2	-28	-25	2
Yaroslavl Region	82	84	2	-28	32	60	42	52	10
Moscow	39,987	67,031	27,044	75,846	117,166	41,320	41,008	88,192	47,184

Table 6.1.1 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	2,693	8,473	5,780	3,211	9,082	5,872	1,662	6,068	4,407
Republic of Karelia	-12	85	97	21	23	1	28	200	172
Republic of Komi	20	25	5	8	10	2	5	13	8
Arkhangelsk Region	21	31	10	-5	19	23	28	135	107
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	21	31	10	-5	19	23	28	36	8
Vologda Region	-412	329	741	-181	308	489	-1,353	-99	1,254
Kaliningrad Region	39	77	38	35	81	46	-16	66	81
Leningrad Region	85	1,250	1,165	154	1,558	1,404	-92	807	899
Murmansk Region	-383	1,059	1,443	-625	21	647	14	16	2
Novgorod Region	469	1,123	654	301	378	77	30	179	149
Pskov Region	1	1	0	1	2	1	3	4	1
Saint Petersburg	2,866	4,493	1,627	3,501	6,684	3,183	3,016	4,748	1,732
SOUTHERN FEDERAL DISTRICT	530	724	194	504	636	132	282	938	656
Republic of Adygeya (Adygeya)	0	2	2	2	2	0	-1	2	4
Republic of Kalmykia	1	1	0	1	2	1	2	2	0
Krasnodar Territory	376	407	32	364	406	42	-34	475	510
Astrakhan Region	5	7	1	5	6	0	8	9	1
Volgograd Region	56	77	21	42	67	25	59	89	30
Rostov Region	92	230	138	90	153	63	248	360	112
NORTH CAUCASIAN FEDERAL DISTRICT	102	143	41	175	225	49	78	111	33
Republic of Dagestan	7	9	2	111	146	34	5	23	18
Republic of Ingushetia	0	0	0	0	0	0	0	0	1
Kabardino-Balkar Republic	2	3	1	2	3	1	4	5	1
Karachay-Cherkess Republic	-24	3	27	4	4	0	15	15	0
Republic of North Ossetia – Alania	3	5	1	1	2	1	0	1	1
Chechen Republic	-1	1	2	1	2	0	0	1	0
Stavropol Territory	114	123	8	56	68	12	54	66	12
VOLGA FEDERAL DISTRICT	1,552	3,248	1,696	2,425	4,644	2,219	-1,303	3,346	4,649
Republic of Bashkortostan	227	242	16	367	378	11	73	195	121
Mari El Republic	3	4	1	3	4	1	3	4	1
Republic of Mordovia	1	1	0	-13	2	15	5	5	0

Table 6.1.1 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
Republic of Tatarstan (Tatarstan)	361	409	48	139	160	20	146	269	124
Udmurt Republic	14	35	21	11	14	3	18	22	4
Chuvash Republic – Chuvashia	12	14	2	14	18	5	15	19	5
Perm Territory	212	1,387	1,175	1,283	2,824	1,541	-2,363	758	3,121
Kirov Region	14	17	3	18	31	13	16	18	2
Nizhny Novgorod Region	311	370	59	426	925	500	-42	1,086	1,128
Orenburg Region	-54	60	114	51	52	1	55	102	47
Penza Region	6	10	4	10	12	2	15	19	4
Samara Region	413	595	182	50	86	36	621	665	44
Saratov Region	25	26	1	48	117	69	101	134	32
Ulyanovsk Region	7	78	71	17	21	4	35	50	15
URALS FEDERAL DISTRICT	1,116	5,974	4,858	9,281	10,689	1,407	7,964	9,996	2,032
Kurgan Region	2	2	1	5	5	0	5	6	0
Sverdlovsk Region	-711	3,653	4,364	353	1,142	790	128	1,595	1,467
Tyumen Region	1,696	2,056	360	8,390	8,418	28	7,140	7,656	516
Khanty-Mansi Autonomous Area – Yugra	35	36	1	0	0	0	23	23	0
Yamal-Nenets Autonomous Area	117	117	0	41	41	0	245	245	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1,545	1,903	358	8,349	8,377	28	6,872	7,388	516
Chelyabinsk Region	129	263	134	533	1,122	589	690	739	49
SIBERIAN FEDERAL DISTRICT	-3,338	2,503	5,841	-7,109	5,858	12,966	1,649	3,942	2,292
Altai Republic	-7	0	7	0	0	0	0	0	0
Republic of Buryatia	11	12	1	10	11	1	22	24	2
Republic of Tuva	0	0	0	0	0	0	0	0	0
Republic of Khakassia	-10	3	12	-46	2	47	-4	13	17
Altai Territory	13	13	1	9	9	0	7	10	3
Trans-Baikal Territory	-5	3	8	-3	8	11	2	5	3
Krasnoyarsk Territory	-2,529	1,865	4,394	-6,799	4,871	11,670	1,103	3,214	2,111
Irkutsk Region	-45	298	342	-282	383	665	172	246	74
Kemerovo Region	-596	68	665	-99	338	437	19	30	11
Novosibirsk Region	-202	170	372	120	177	57	284	344	60
Omsk Region	35	46	11	28	32	3	22	26	4
Tomsk Region	-3	24	27	-47	26	73	23	30	7

Table 6.1.1 (cont.)

(millions of US dollars)

	1	2	3	4	5	6	7	8	9	10
FAR-EASTERN FEDERAL DISTRICT		1,368	2,071	703	506	886	380	1,520	2,847	1,327
Republic of Sakha (Yakutia)		1,115	1,276	161	-197	11	208	1	1,150	1,149
Kamchatka Territory		7	10	3	8	15	7	47	48	1
Primorye Territory		89	126	37	31	70	39	439	448	9
Khabarovsk Territory		145	171	26	501	578	77	64	92	28
Amur Region		35	348	312	155	164	9	110	183	73
Magadan Region		6	6	0	-19	13	32	101	115	13
Sakhalin Region		102	120	18	26	33	7	757	810	54
Jewish Autonomous Region		12	12	0	1	1	0	1	1	0
Chukotka Autonomous Area		-143	0	144	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT		-	-	-	-	-	-	0	0	0
Republic of Crimea		-	-	-	-	-	-	0	0	0
Sevastopol		-	-	-	-	-	-	0	0	0
Unallocated by Region of Russian Federation		1,117	1,582	465	1,663	3,451	1,788	1,039	3,503	2,464

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

	Q4 2014			Q1 2015			Q2 2015			Q3 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	15,980	49,178	33,198	2,830	20,606	17,776	5,282	23,464	18,182	8,117	20,742	12,625
CENTRAL FEDERAL DISTRICT	13,703	40,990	27,287	724	15,621	14,896	3,943	18,317	14,374	4,952	15,119	10,166
Belgorod Region	324	1,061	737	-177	81	257	-549	467	1,016	-102	11	113
Bryansk Region	0	1	1	0	1	1	0	1	1	0	0	0
Vladimir Region	0	2	3	-6	0	6	0	1	1	1	1	0
Voronezh Region	45	48	3	1	3	2	0	3	3	1	2	1
Ivanovo Region	8	29	21	0	11	10	1	3	3	-3	10	14
Kaluga Region	5	6	1	1	1	0	1	1	0	0	0	0
Kostroma Region	2	64	62	0	28	28	0	0	0	0	0	0
Kursk Region	104	155	51	0	0	0	132	132	0	0	54	54
Lipetsk Region	489	1,568	1,079	402	1,419	1,017	81	171	90	333	473	140
Moscow Region	280	1,272	992	-16	397	413	69	423	354	164	314	151
Orel Region	1	1	0	0	0	0	0	0	0	3	3	0
Ryazan Region	2	5	4	0	0	0	0	0	0	0	0	0
Smolensk Region	9	11	2	0	2	2	16	16	0	-1	4	4
Tambov Region	1	1	0	0	0	0	0	0	0	0	0	0
Tver Region	-2	6	8	0	0	0	1	1	0	2	2	0
Tula Region	-33	-32	1	-15	-15	0	-15	-15	0	-15	-15	0
Yaroslavl Region	14	16	3	1	12	11	0	28	27	1	7	6
Moscow	12,453	36,774	24,321	532	13,682	13,149	4,207	17,086	12,879	4,569	14,252	9,683

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	172	1,218	1,046	-134	1,847	1,981	-50	994	1,044	851	1,961	1,110
Republic of Karelia	11	101	90	-22	22	44	0	0	0	0	0	0
Republic of Komi	1	3	3	0	10	10	0	0	0	0	0	0
Arkhangelsk Region	5	105	100	-2	5	7	-7	1	8	0	0	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	5	105	100	-2	5	7	-7	1	8	0	0	0
Vologda Region	-638	-595	43	214	214	0	-64	-64	0	141	141	0
Kaliningrad Region	-9	15	24	1	3	2	1	1	0	-1	1	2
Leningrad Region	49	300	251	-20	85	105	-13	336	350	-11	425	436
Murmansk Region	6	7	1	0	0	0	1	1	0	0	0	0
Novgorod Region	-60	-54	6	70	77	7	-3	7	9	49	72	23
Pskov Region	0	1	1	0	0	0	0	0	0	0	0	0
Saint Petersburg	808	1,335	527	-374	1,431	1,805	36	711	676	673	1,322	649
SOUTHERN FEDERAL DISTRICT	-51	469	520	64	115	50	93	126	33	72	81	9
Republic of Adygeya (Adygeya)	0	1	1	0	0	0	0	0	0	1	1	0
Republic of Kalmykia	1	1	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	-114	364	477	66	76	10	94	94	1	52	54	2
Astrakhan Region	2	2	1	0	0	0	0	0	0	0	0	0
Volgograd Region	22	30	8	-6	0	6	-6	0	6	3	3	0
Rostov Region	38	71	33	4	38	34	5	31	26	17	24	7
NORTH CAUCASIAN FEDERAL DISTRICT	27	47	20	2	88	86	0	7	7	0	7	7
Republic of Dagestan	0	13	13	0	80	79	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	1	2	0	0	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic	14	14	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	11	17	7	2	9	7	-1	6	7	0	7	7
VOLGA FEDERAL DISTRICT	548	851	303	-26	204	230	1,165	1,294	129	1,720	2,140	421
Republic of Bashkortostan	15	29	15	15	15	0	-1	13	14	-7	1	8
Mari El Republic	0	1	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	1	2	0	0	0	0	0	0	0	2	2	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	403	1,605	1,203	171	206	35	199	1,524	1,325	216	547	332
Republic of Sakha (Yakutia)	-3	1,141	1,145	-1	0	1	0	1,296	1,296	-1	0	1
Kamchatka Territory	23	23	0	0	0	0	0	0	0	0	0	0
Primorye Territory	23	24	2	9	10	1	10	25	15	-3	5	8
Khabarovsk Territory	30	32	2	1	3	2	11	11	0	2	246	244
Amur Region	18	22	4	11	11	0	14	14	0	10	70	60
Magadan Region	89	102	13	0	0	0	0	0	0	5	5	0
Sakhalin Region	224	261	37	150	181	31	163	177	14	202	220	18
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	334	780	446	559	655	95	-73	28	101	81	173	93

Table 6.1.2

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

(millions of US dollars)

	2012		2013		2014	
	Net	Inflows	Outflows	Net	Inflows	Outflows
1	2	3	4	5	6	7
THE RUSSIAN FEDERATION	50,588	161,132	110,545	69,219	193,685	124,466
CENTRAL FEDERAL DISTRICT	38,328	95,403	57,075	43,083	121,078	77,995
Belgorod Region	-29	154	183	1,600	1,839	239
Bryansk Region	-59	29	88	47	68	21
Vladimir Region	115	370	255	-61	238	298
Voronezh Region	141	491	350	2	239	238
Ivanovo Region	-137	7	144	-10	19	29
Kaluga Region	11	943	932	376	648	272
Kostroma Region	240	396	155	291	488	196
Kursk Region	-195	162	357	86	168	82
Lipetsk Region	943	1,140	197	856	1,110	254
Moscow Region	2,961	7,465	4,505	866	6,477	5,612
Orel Region	116	204	89	38	59	21
Ryazan Region	-46	83	129	-41	27	68
Smolensk Region	198	220	22	-71	62	134
Tambov Region	-4	24	29	9	19	10
Tver Region	123	179	56	63	104	41
Tula Region	-599	115	714	240	927	687
Yaroslavl Region	-3,053	813	3,866	-817	481	1,298
Moscow	37,602	82,607	45,005	39,610	108,107	68,497
				11,064	77,874	66,811
				22,891	146,133	123,242
				12,520	90,063	77,543
				-3	236	239
				0	8	9
				-223	332	555
				2	262	259
				-44	24	68
				46	707	661
				720	999	279
				7	66	59
				433	843	410
				750	7,499	6,748
				224	251	27
				23	150	126
				22	52	31
				3	14	11
				43	96	53
				-201	426	627
				-346	224	570
				11,064	77,874	66,811

Table 6.1.2 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	7,007	20,772	13,766	7,950	20,649	12,700	-1,866	16,503	18,369
Republic of Karelia	-38	37	75	-11	20	31	61	215	153
Republic of Komi	110	452	342	33	412	378	-43	316	359
Arkhangelsk Region	-75	428	503	604	837	233	-209	170	379
Nenets Autonomous Area	-222	58	280	99	117	18	20	46	26
Arkhangelsk Region, excluding Nenets Autonomous Area	148	371	223	505	720	215	-229	124	353
Vologda Region	1,026	3,777	2,751	268	1,951	1,683	-74	2,619	2,693
Kaliningrad Region	26	167	142	-25	187	211	-11	130	141
Leningrad Region	373	2,621	2,248	572	3,762	3,190	-237	4,746	4,984
Murmansk Region	-413	28	441	-24	13	37	95	163	68
Novgorod Region	376	585	209	111	398	287	-108	218	326
Pskov Region	-1	48	49	3	13	10	1	14	13
Saint Petersburg	5,623	12,629	7,006	6,419	13,058	6,638	-1,341	7,912	9,253
SOUTHERN FEDERAL DISTRICT	168	2,254	2,086	335	2,821	2,486	46	2,152	2,106
Republic of Adygeya (Adygeya)	38	39	1	8	20	11	0	14	14
Republic of Kalmykia	2	2	0	12	17	5	2	2	0
Krasnodar Territory	458	1,340	882	-83	1,925	2,008	-127	888	1,016
Astrakhan Region	-13	42	55	34	63	29	-164	30	195
Volgograd Region	-400	152	552	189	289	100	163	417	254
Rostov Region	82	679	596	175	507	332	172	800	628
NORTH CAUCASIAN FEDERAL DISTRICT	-48	144	192	19	67	48	142	184	43
Republic of Dagestan	30	31	2	34	34	0	12	12	0
Republic of Ingushetia	2	2	0	0	0	0	0	0	0
Kabardino-Balkar Republic	1	1	0	4	4	0	29	29	0
Karachay-Cherkess Republic	-2	0	2	0	0	0	0	0	1
Republic of North Ossetia – Alania	-43	4	48	0	0	0	2	4	2
Chechen Republic	1	1	0	0	0	0	0	0	0
Stavropol Territory	-36	105	141	-19	29	48	99	139	40
VOLGA FEDERAL DISTRICT	1,011	5,252	4,241	1,709	5,936	4,227	1,189	5,026	3,837
Republic of Bashkortostan	-546	170	716	192	310	117	248	405	157
Mari El Republic	34	49	15	1	9	8	0	6	6
Republic of Mordovia	-6	10	16	4	5	1	0	1	2

Table 6.1.2 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
Republic of Tatarstan (Tatarstan)	418	777	359	157	438	281	236	540	304
Udmurt Republic	299	592	293	503	784	281	194	350	156
Chuvash Republic – Chuvashia	10	19	10	105	163	58	45	53	9
Perm Territory	-405	982	1 387	-860	1,314	2,174	256	1,020	764
Kirov Region	-36	18	54	9	15	5	4	4	0
Nizhny Novgorod Region	328	987	659	630	1,045	415	315	1,230	916
Orenburg Region	92	249	157	83	292	209	-232	140	371
Penza Region	52	101	49	32	52	20	4	44	40
Samara Region	674	1,143	469	817	1,372	555	26	843	818
Saratov Region	13	49	36	-17	71	88	-94	171	264
Ulyanovsk Region	86	108	22	53	67	14	188	218	31
URALS FEDERAL DISTRICT	6,172	22,997	16,825	10,914	15,742	4,827	7,341	16,813	9,471
Kurgan Region	3	9	5	3	7	4	-1	5	6
Sverdlovsk Region	4,624	5,169	545	-359	1,081	1,440	-457	1,395	1,852
Tyumen Region	1,293	16,304	15,011	10,542	13,567	3,025	6,813	13,992	7,180
Khanty-Mansi Autonomous Area – Yugra	148	329	181	-593	412	1,004	-203	467	669
Yamal-Nenets Autonomous Area	-1,572	1,365	2,937	67	1,817	1,750	202	2,308	2,106
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	2,717	14,610	11,893	11,068	11,339	270	6,813	11,217	4,404
Chelyabinsk Region	251	1,515	1,265	728	1,087	358	987	1,421	434
SIBERIAN FEDERAL DISTRICT	-3,834	4,162	7,995	2,310	14,965	12,655	-909	4,147	5,056
Altai Republic	-21	0	21	0	0	0	-1	0	1
Republic of Buryatia	3	5	2	208	274	66	-119	7	126
Republic of Tuva	183	328	145	22	43	21	14	124	110
Republic of Khakassia	-111	2	113	159	200	40	-42	11	53
Altai Territory	-112	17	129	13	42	30	-7	18	25
Trans-Baikal Territory	224	242	18	268	332	64	41	111	70
Krasnoyarsk Territory	639	1,238	599	981	11,472	10,491	-741	1,778	2,520
Irkutsk Region	-218	249	467	56	325	269	-19	472	492
Kemerovo Region	-4,753	970	5,723	179	1,327	1,148	-147	478	624
Novosibirsk Region	44	626	582	359	610	251	-51	778	828
Omsk Region	50	70	20	-17	26	43	17	48	31
Tomsk Region	238	414	176	81	314	232	146	322	176

Table 6.1.2 (cont.)

(millions of US dollars)

	1	2	3	4	5	6	7	8	9	10
FAR-EASTERN FEDERAL DISTRICT		563	7,527	6,964	1,392	7,817	6,425	3,940	8,313	4,374
Republic of Sakha (Yakutia)		389	1,384	994	-2,390	379	2,769	-388	228	616
Kamchatka Territory		-52	17	69	-10	12	23	42	47	4
Primorye Territory		302	565	263	-60	370	429	235	717	483
Khabarovsk Territory		-207	75	282	737	1,070	333	28	108	79
Amur Region		495	717	222	596	762	166	707	1,005	298
Magadan Region		-1,338	27	1,365	696	761	66	0	0	0
Sakhalin Region		1,056	4,662	3,606	1,782	4,421	2,639	2,997	5,890	2,893
Jewish Autonomous Region		-11	1	12	0	0	0	63	63	0
Chukotka Autonomous Area		-70	80	150	42	42	0	255	256	0
CRIMEA FEDERAL DISTRICT		-	-	-	-	-	-	-27	14	40
Republic of Crimea		-	-	-	-	-	-	-15	13	28
Sevastopol		-	-	-	-	-	-	-12	1	13
Unallocated by Region of Russian Federation		1,219	2,620	1,401	1,506	4,609	3,103	515	2,918	2,403

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

	Q4 2014			Q1 2015			Q2 2015			Q3 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	-1,059	44,663	45,722	1,855	29,856	28,001	-564	29,325	29,889	52	32,071	32,018
CENTRAL FEDERAL DISTRICT	-1,257	30,941	32,197	-2,253	19,646	21,899	-264	18,800	19,064	-2,588	19,119	21,708
Belgorod Region	-20	16	36	0	18	18	1	6	5	-6	8	13
Bryansk Region	1	3	3	0	0	0	1	2	2	3	7	4
Vladimir Region	-17	180	197	21	50	29	18	129	112	-4	20	24
Voronezh Region	-27	35	63	1	22	21	-12	64	76	14	52	38
Ivanovo Region	-1	4	5	2	4	2	21	21	0	18	24	5
Kaluga Region	126	362	235	187	410	223	124	344	220	1	224	223
Kostroma Region	175	253	78	-32	65	97	130	139	9	33	77	44
Kursk Region	0	9	9	2	14	11	3	4	1	0	0	0
Lipetsk Region	95	230	135	372	546	174	313	351	39	49	370	321
Moscow Region	466	2,628	2,162	613	1,340	727	902	3,055	2,153	-323	1,580	1,903
Orel Region	0	0	0	4	4	0	1	2	1	-1	0	1
Ryazan Region	12	114	103	-3	15	19	-6	20	26	0	18	18
Smolensk Region	0	16	16	-7	30	37	66	128	62	52	57	5
Tambov Region	1	3	2	1	3	2	0	1	1	0	4	3
Tver Region	3	10	7	6	12	6	45	49	4	24	75	50
Tula Region	-175	159	334	-63	-4	59	38	69	31	272	303	31
Yaroslavl Region	-266	47	313	-18	6	24	31	47	15	6	18	12
Moscow	-1,629	26,871	28,499	-3,338	17,113	20,451	-1,940	14,368	16,308	-2,730	16,282	19,012

Table 6.1.2 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	-732	3,995	4,727	747	2,793	2,046	-1,451	4,045	5,496	-152	3,293	3,446
Republic of Karelia	0	146	147	51	54	3	17	21	4	11	16	5
Republic of Komi	57	113	56	-12	35	46	24	229	204	15	135	119
Arkhangelsk Region	-25	4	29	-23	21	44	0	16	16	1	18	17
Nenets Autonomous Area	0	0	0	0	8	8	0	8	8	0	5	5
Arkhangelsk Region, excluding Nenets Autonomous Area	-25	4	29	-23	13	36	0	8	8	1	13	12
Vologda Region	-816	48	863	113	357	243	-54	297	351	-85	389	473
Kaliningrad Region	-14	51	65	23	41	18	-3	25	28	2	15	13
Leningrad Region	-217	1,032	1,248	228	980	752	-1,664	1,010	2,674	-23	609	631
Murmansk Region	92	113	21	-1	3	4	42	57	15	135	138	4
Novgorod Region	-58	-29	29	72	80	8	124	154	30	-6	93	99
Pskov Region	-1	6	7	1	1	0	2	4	2	-9	5	14
Saint Petersburg	249	2,511	2,262	295	1,221	926	61	2,233	2,172	-195	1,877	2,072
SOUTHERN FEDERAL DISTRICT	-311	529	839	188	570	382	12	613	601	214	603	389
Republic of Adygeya (Adygeya)	-3	1	4	0	0	0	1	1	0	0	1	1
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	-239	168	408	195	384	189	-22	395	416	-10	292	302
Astrakhan Region	-90	6	96	1	36	34	2	35	33	-19	4	23
Volgograd Region	61	206	145	30	69	39	39	125	86	215	271	56
Rostov Region	-39	148	186	-38	82	120	-9	57	66	28	35	7
NORTH CAUCASIAN FEDERAL DISTRICT	108	137	29	-34	14	48	183	197	15	217	218	1
Republic of Dagestan	0	0	0	0	0	0	0	0	0	12	12	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	29	29	0	-26	0	26	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	2	2	-19	2	21	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0	127	127	0	0	0	0
Stavropol Territory	79	106	27	11	12	0	55	69	15	205	206	1
VOLGA FEDERAL DISTRICT	168	1,216	1,048	64	1,412	1,348	-122	1,009	1,131	645	2,350	1,706
Republic of Bashkortostan	81	164	83	-5	4	8	-31	17	48	0	97	97
Mari El Republic	0	3	4	0	0	0	1	3	2	0	0	0
Republic of Mordovia	0	0	0	3	3	0	0	0	0	1	2	0

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)	58	239	180	-32	584	616	253	342	89	61	166	105	
Udmurt Republic	30	74	44	51	54	4	-8	30	38	-34	44	78	
Chuvash Republic – Chuvashia	12	18	6	3	3	1	18	19	1	-1	6	7	
Perm Territory	47	118	71	144	183	39	-211	216	427	1,055	1,868	813	
Kirov Region	2	2	0	8	25	16	-1	2	3	8	8	0	
Nizhny Novgorod Region	131	280	148	183	257	74	-10	83	93	-64	146	210	
Orenburg Region	10	26	15	-365	12	377	-5	19	24	1	14	13	
Penza Region	-27	5	32	2	12	10	2	4	2	1	4	3	
Samara Region	-207	212	419	-84	100	185	-134	245	379	-381	-24	357	
Saratov Region	3	33	30	16	26	9	-1	8	9	-5	10	15	
Ulyanovsk Region	28	42	14	142	151	9	4	20	16	3	10	7	
URALS FEDERAL DISTRICT	1,491	3,421	1,930	1,519	1,717	199	349	1,169	820	-353	3,31	3,484	
Kurgan Region	0	3	3	0	0	0	0	33	33	3	3	0	
Sverdlovsk Region	-540	436	977	54	157	103	-249	151	400	-553	854	1,407	
Tyumen Region	1,795	2,568	773	1,080	1,172	92	378	718	340	-19	2,042	2,062	
Khanty-Mansi Autonomous Area – Yugra	59	88	29	51	57	5	16	37	21	-288	99	387	
Yamal-Nenets Autonomous Area	-306	4	310	130	187	57	87	209	122	61	774	713	
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	2,042	2,477	434	898	928	30	274	471	197	208	1,169	961	
Chelyabinsk Region	236	414	178	385	388	3	220	267	47	217	232	15	
SIBERIAN FEDERAL DISTRICT	-1,390	1,055	2,445	378	745	367	-888	837	1,724	377	868	491	
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0	
Republic of Buryatia	-95	6	101	1	2	1	24	24	0	0	0	0	
Republic of Tuva	-1	33	34	7	7	0	4	4	0	5	6	1	
Republic of Khakassia	-3	1	4	-21	0	21	-49	2	51	0	1	1	
Altai Territory	-11	2	13	-53	0	53	-4	5	9	0	1	1	
Trans-Baikal Territory	-4	52	56	31	33	2	17	20	3	-9	63	72	
Krasnoyarsk Territory	-580	618	1,198	469	494	25	-808	230	1,039	284	334	50	
Irkutsk Region	-337	33	369	-19	17	36	-90	5	95	-16	12	27	
Kemerovo Region	-186	40	225	-36	137	172	-26	160	186	78	322	244	
Novosibirsk Region	-197	159	355	-10	17	27	27	93	66	-15	65	80	
Omsk Region	3	3	1	0	1	1	9	16	7	-8	3	11	
Tomsk Region	21	109	88	9	37	28	8	277	269	57	61	4	

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	850	2,694	1,844	1,157	2,676	1,519	1,763	2,302	539	1,452	2,228	775
Republic of Sakha (Yakutia)	-507	80	587	12	86	74	5	118	113	-58	104	161
Kamchatka Territory	-2	0	2	0	1	1	0	0	0	3	3	0
Primorye Territory	101	249	149	-27	28	55	57	135	79	63	112	48
Khabarovsk Territory	-28	35	62	-3	7	10	43	43	0	-50	4	54
Amur Region	131	364	234	152	159	7	210	244	34	-268	19	287
Magadan Region	0	0	0	0	751	751	2	3	1	-4	0	5
Sakhalin Region	931	1,741	810	1,018	1,639	622	1,432	1,703	272	1,730	1,914	184
Jewish Autonomous Region	28	28	0	1	1	0	5	5	0	31	31	0
Chukotka Autonomous Area	196	196	0	4	4	0	9	50	41	6	40	35
CRIMEA FEDERAL DISTRICT	-29	4	33	0	3	3	-4	4	8	1	3	2
Republic of Crimea	-16	4	20	0	3	3	-5	3	8	0	2	2
Sevastopol	-12	1	13	1	1	0	1	1	0	1	1	0
Unallocated by Region of Russian Federation	41	671	630	89	279	190	-140	350	491	239	257	18

6.2. Institutional Characteristics

Table 6.2.1

Number of Credit Institutions and Their Branches

(units)

1	29.02.2016			
	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	718	1,335	173	1,162
CENTRAL FEDERAL DISTRICT	422	280	59	221
Belgorod Region	3	7	1	6
Bryansk Region	–	5	–	5
Vladimir Region	2	9	–	9
Voronezh Region	1	20	–	20
Ivanovo Region	6	7	–	7
Kaluga Region	3	4	–	4
Kostroma Region	6	5	–	5
Kursk Region	1	5	–	5
Lipetsk Region	1	6	–	6
Moscow Region	9	36	–	36
Orel Region	–	10	–	10
Ryazan Region	4	7	–	7
Smolensk Region	1	4	–	4
Tambov Region	1	3	–	3
Tver Region	4	9	1	8
Tula Region	3	11	–	11
Yaroslavl Region	5	17	1	16
Moscow	372	115	20	95
NORTH-WESTERN FEDERAL DISTRICT	59	202	5	197
Republic of Karelia	1	9	1	8
Republic of Komi	1	10	2	8
Arkhangelsk Region	–	13	–	13
Nenets Autonomous Area	–	1	–	1
Arkhangelsk Region, excluding Nenets Autonomous Area	–	12	–	12
Vologda Region	8	6	–	6
Kaliningrad Region	1	16	–	16
Leningrad Region	3	8	–	8
Murmansk Region	3	11	–	11
Novgorod Region	2	6	–	6
Pskov Region	2	7	–	7
Saint Petersburg	38	116	2	114
SOUTHERN FEDERAL DISTRICT	36	154	11	143
Republic of Adygeya (Adygeya)	4	4	–	4
Republic of Kalmykia	–	2	–	2
Krasnodar Territory	13	47	–	47
Astrakhan Region	3	8	–	8
Volgograd Region	4	22	–	22
Rostov Region	12	71	11	60
NORTH CAUCASIAN FEDERAL DISTRICT	22	69	8	61
Republic of Dagestan	8	15	7	8
Republic of Ingushetia	–	3	–	3
Kabardino-Balkar Republic	4	6	–	6
Karachay-Cherkess Republic	4	4	–	4

Table 6.2.1 (end)
(units)

1	2	3	4	5
Republic of North Ossetia – Alania	2	8	1	7
Chechen Republic	–	4	–	4
Stavropol Territory	4	29	–	29
VOLGA FEDERAL DISTRICT	85	242	28	214
Republic of Bashkortostan	5	20	–	20
Mari El Republic	2	8	3	5
Republic of Mordovia	3	4	–	4
Republic of Tatarstan (Tatarstan)	22	36	24	12
Udmurt Republic	2	4	–	4
Chuvash Republic – Chuvashia	3	4	–	4
Perm Territory	4	27	–	27
Kirov Region	3	7	–	7
Nizhny Novgorod Region	9	53	–	53
Orenburg Region	6	11	–	11
Penza Region	1	8	–	8
Samara Region	14	35	1	34
Saratov Region	9	16	–	16
Ulyanovsk Region	2	9	–	9
URALS FEDERAL DISTRICT	32	148	45	103
Kurgan Region	2	4	–	4
Sverdlovsk Region	13	52	3	49
Tyumen Region	10	35	5	30
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	20	5	15
Chelyabinsk Region	7	57	37	20
SIBERIAN FEDERAL DISTRICT	40	155	12	143
Altai Republic	1	4	–	4
Republic of Buryatia	1	7	1	6
Republic of Tuva	1	3	–	3
Republic of Khakassia	2	2	–	2
Altai Territory	5	7	–	7
Trans-Baikal Territory	–	4	–	4
Krasnoyarsk Territory	5	23	2	21
Irkutsk Region	6	12	–	12
Kemerovo Region	6	10	–	10
Novosibirsk Region	6	51	–	51
Omsk Region	5	17	–	17
Tomsk Region	2	15	9	6
FAR-EASTERN FEDERAL DISTRICT	17	73	5	68
Republic of Sakha (Yakutia)	2	8	–	8
Kamchatka Territory	3	7	3	4
Primorye Territory	5	16	–	16
Khabarovsk Territory	2	24	–	24
Amur Region	2	5	–	5
Magadan Region	–	3	–	3
Sakhalin Region	3	7	2	5
Jewish Autonomous Region	–	2	–	2
Chukotka Autonomous Area	–	1	–	1
CRIMEA FEDERAL DISTRICT	5	12	–	12
Republic of Crimea	3	8	–	8
Sevastopol	2	4	–	4

Table 6.2.2

Number of the Internal Divisions of Credit Institutions (Branches)

(units)

1	29.02.2016				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
THE RUSSIAN FEDERATION	21,601	5,549	1,910	7,437	36,497
CENTRAL FEDERAL DISTRICT	6,192	1,941	254	1,593	9,980
Belgorod Region	146	166	22	107	441
Bryansk Region	85	36	9	97	227
Vladimir Region	181	78	11	111	381
Voronezh Region	316	185	29	129	659
Ivanovo Region	168	6	7	62	243
Kaluga Region	120	26	9	88	243
Kostroma Region	104	2	4	60	170
Kursk Region	124	54	15	89	282
Lipetsk Region	150	61	17	78	306
Moscow Region	1,286	357	14	82	1,739
Orel Region	100	31	10	37	178
Ryazan Region	128	37	11	73	249
Smolensk Region	82	26	6	65	179
Tambov Region	121	98	15	52	286
Tver Region	117	44	12	72	245
Tula Region	150	44	9	124	327
Yaroslavl Region	221	1	12	109	343
Moscow	2,593	689	42	158	3,482
NORTH-WESTERN FEDERAL DISTRICT	2,098	161	313	920	3,492
Republic of Karelia	98	5	9	53	165
Republic of Komi	164	16	13	68	261
Arkhangelsk Region	186	3	19	74	282
Nenets Autonomous Area	14	–	–	1	15
Arkhangelsk Region, excluding Nenets Autonomous Area	172	3	19	73	267
Vologda Region	219	1	30	94	344
Kaliningrad Region	108	9	23	82	222
Leningrad Region	33	19	13	331	396
Murmansk Region	117	6	10	83	216
Novgorod Region	114	1	8	55	178
Pskov Region	101	8	12	41	162
Saint Petersburg	958	93	176	39	1,266
SOUTHERN FEDERAL DISTRICT	2,423	309	236	569	3,537
Republic of Adygeya (Adygeya)	75	4	6	18	103
Republic of Kalmykia	25	1	2	10	38
Krasnodar Territory	1,086	114	85	250	1,535
Astrakhan Region	144	9	16	54	223
Volgograd Region	251	132	50	142	575
Rostov Region	842	49	77	95	1,063
NORTH CAUCASIAN FEDERAL DISTRICT	729	71	109	94	1,003
Republic of Daghestan	104	5	15	10	134
Republic of Ingushetia	11	1	1	–	13
Kabardino-Balkar Republic	65	39	11	11	126
Karachay-Cherkess Republic	26	1	4	7	38

Table 6.2.2 (end)

(units)

1	2	3	4	5	6
Republic of North Ossetia – Alania	45	9	10	7	71
Chechen Republic	32	–	3	8	43
Stavropol Territory	446	16	65	51	578
VOLGA FEDERAL DISTRICT	4,551	1,773	413	1,589	8,326
Republic of Bashkortostan	693	264	45	161	1,163
Mari El Republic	76	29	5	44	154
Republic of Mordovia	134	65	8	43	250
Republic of Tatarstan (Tatarstan)	682	403	50	192	1,327
Udmurt Republic	238	8	25	109	380
Chuvash Republic – Chuvashia	133	114	18	89	354
Perm Territory	551	22	32	189	794
Kirov Region	203	64	27	69	363
Nizhny Novgorod Region	516	225	45	114	900
Orenburg Region	264	194	41	113	612
Penza Region	162	120	16	73	371
Samara Region	443	86	57	189	775
Saratov Region	268	162	31	144	605
Ulyanovsk Region	188	17	13	60	278
URALS FEDERAL DISTRICT	2,030	441	238	615	3,324
Kurgan Region	83	146	15	57	301
Sverdlovsk Region	818	146	63	90	1,117
Tyumen Region	671	46	76	274	1,067
Khanty-Mansi Autonomous Area – Yugra	337	39	31	122	529
Yamal-Nenets Autonomous Area	126	2	4	48	180
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	208	5	41	104	358
Chelyabinsk Region	458	103	84	194	839
SIBERIAN FEDERAL DISTRICT	2,502	669	232	1,195	4,598
Altai Republic	32	3	3	7	45
Republic of Buryatia	140	2	9	93	244
Republic of Tuva	39	–	2	8	49
Republic of Khakassia	67	21	6	49	143
Altai Territory	254	315	23	127	719
Trans-Baikal Territory	145	–	8	90	243
Krasnoyarsk Territory	419	78	27	195	719
Irkutsk Region	273	44	27	210	554
Kemerovo Region	272	70	31	171	544
Novosibirsk Region	431	103	59	56	649
Omsk Region	300	29	23	117	469
Tomsk Region	130	4	14	72	220
FAR-EASTERN FEDERAL DISTRICT	951	94	97	542	1,684
Republic of Sakha (Yakutia)	174	23	8	101	306
Kamchatka Territory	62	4	4	35	105
Primorye Territory	284	17	41	152	494
Khabarovsk Territory	208	15	26	63	312
Amur Region	112	16	9	77	214
Magadan Region	24	7	3	21	55
Sakhalin Region	68	11	4	48	131
Jewish Autonomous Region	19	1	2	24	46
Chukotka Autonomous Area	–	–	–	21	21
CRIMEA FEDERAL DISTRICT	125	90	18	320	553
Republic of Crimea	116	61	10	230	417
Sevastopol	9	29	8	90	136

Table 6.2.3

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions operating in the Russian Federation, total	Licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
THE RUSSIAN FEDERATION				
30.06.2015	216 (29)	114 (14)	101 (15)	189 (27)
30.09.2015	212 (29)*	112 (14)	98 (15)	183 (27)
31.12.2015	199 (31)*	106 (15)	91 (16)	171 (29)
CENTRAL FEDERAL DISTRICT				
30.06.2015	153 (20)	79 (10)	73 (10)	127 (19)
30.09.2015	148 (21)	74 (11)	72 (10)	120 (20)
31.12.2015	143 (21)	72 (10)	69 (11)	116 (20)
Moscow and Moscow Region				
30.06.2015	146 (19)	76 (9)	69 (10)	120 (18)
30.09.2015	142 (20)	71 (10)	69 (10)	114 (19)
31.12.2015	138 (20)	69 (9)	67 (11)	111 (19)
NORTH-WEST FEDERAL DISTRICT				
30.06.2015	17 (3)	11 (2)	6 (1)	17 (3)
30.09.2015	18 (2)	12 (1)	6 (1)	18 (2)
31.12.2015	13 (2)	8 (1)	5 (1)	13 (2)
SOUTHERN FEDERAL DISTRICT				
30.06.2015	7	2	5	7
30.09.2015	7	2	5	7
31.12.2015	6	2	4	6
NORTH CAUCASIAN FEDERAL DISTRICT				
30.06.2015	1	–	1	1
30.09.2015	1	–	1	1
31.12.2015	–	–	–	–
VOLGA FEDERAL DISTRICT				
30.06.2015	20 (3)	10 (1)	10 (2)	20 (3)
30.09.2015	18 (3)	10 (1)	8 (2)	18 (3)
31.12.2015	16 (4)	10 (2)	6 (2)	16 (4)
URALS FEDERAL DISTRICT				
30.06.2015	5 (1)	5 (1)	–	5 (1)
30.09.2015	6 (1)	6 (1)	–	6 (1)
31.12.2015	6 (2)	6 (2)	–	6 (2)
SIBERIAN FEDERAL DISTRICT				
30.06.2015	6 (2)	1	5 (2)	5 (1)
30.09.2015	7 (2)	2	5 (2)	6 (1)
31.12.2015	7 (2)	2	5 (2)	6 (1)
FAR-EASTERN FEDERAL DISTRICT				
30.06.2015	6	6	–	6
30.09.2015	6	6	–	6
31.12.2015	7	6	1	7
CRIMEA FEDERAL DISTRICT				
30.06.2015	1	–	1	1
30.09.2015	1	–	1	1
31.12.2015	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)

	29.02.2016												total
	up to 3 millions of rubles	3 millions to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions to 500 millions of rubles	500 millions to 1 billion of rubles	1 billion to 10 billions of rubles	10 billions of rubles and more			
1	2	3	4	5	6	7	8	9	10	11	12		
THE RUSSIAN FEDERATION	11	11	40	28	86	165	102	94	152	29	718		
CENTRAL FEDERAL DISTRICT	2	6	21	19	42	89	51	57	111	24	422		
Belgorod Region	-	-	-	-	-	-	2	1	-	-	3		
Bryansk Region	-	-	-	-	-	-	-	-	-	-	-		
Vladimir Region	-	-	-	-	-	1	1	-	-	-	2		
Voronezh Region	-	-	-	-	-	1	-	-	-	-	1		
Ivanovo Region	-	-	1	-	3	2	-	-	-	-	6		
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	-	-	1	-	-	2	-	-	-	-	3		
Yaroslavl Region	-	-	-	1	1	-	1	1	1	-	5		
Moscow	1	5	19	14	33	76	43	51	106	24	372		
NORTH-WESTERN FEDERAL DISTRICT	4	3	5	3	10	8	10	9	7	-	59		
Republic of Karelia	-	-	-	-	1	-	-	-	-	-	1		
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	2	3	3	5	6	6	5	5	-	38
SOUTHERN FEDERAL DISTRICT		-	-	2	-	5	15	9	3	2	-	36
Republic of Adygeya (Adygeya)		-	-	2	-	-	2	-	-	-	-	4
Republic of Kalmykia		-	-	-	-	-	-	-	-	-	-	-
Krasnodar Territory		-	-	-	-	2	4	4	1	2	-	13
Astrakhan Region		-	-	-	-	1	1	1	-	-	-	3
Volgograd Region		-	-	-	-	-	4	-	-	-	-	4
Rostov Region		-	-	-	-	2	4	4	2	-	-	12
NORTH CAUCASIAN FEDERAL DISTRICT		1	-	1	-	3	11	3	3	-	-	22
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	-	-	-	2
Chechen Republic		-	-	-	-	-	-	-	-	-	-	-
Stavropol Territory		-	-	-	-	-	3	-	1	-	-	4
VOLGA FEDERAL DISTRICT		2	1	4	3	9	16	18	11	17	4	85
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	4	2	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	4	-	1	-	9
Orenburg Region		-	-	-	-	1	-	1	1	3	-	6
Penza Region		-	-	-	-	-	1	-	-	-	-	1
Samara Region		-	-	1	-	-	4	2	2	4	1	14
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	3	3	9	-	32
Kurgan Region	-	-	-	-	-	1	1	-	-	-	-	2
Sverdlovsk Region	-	-	-	1	-	3	4	-	1	4	-	13
Tyumen Region	1	1	-	1	1	2	-	1	-	4	-	10
Khanty-Mansi Autonomous Area – Yugra	-	-	-	1	1	-	-	1	-	2	-	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	1	8	13	6	4	3	-	40
Altai Republic	-	-	-	-	-	1	-	-	-	-	-	1
Republic of Buryatia	-	-	-	-	-	-	-	-	1	-	-	1
Republic of Tuva	-	-	-	-	-	-	1	-	-	-	-	1
Republic of Khakassia	-	-	-	-	-	-	1	1	-	-	-	2
Altai Territory	-	-	-	-	-	2	2	-	-	1	-	5
Trans-Baikal Territory	-	-	-	-	-	-	-	-	-	-	-	-
Krasnoyarsk Territory	-	-	-	1	-	1	1	2	-	-	-	5
Irkutsk Region	-	-	-	-	-	3	3	-	-	-	-	6
Kemerovo Region	-	-	-	-	1	1	2	1	1	-	-	6
Novosibirsk Region	1	1	-	1	-	-	1	1	1	1	-	6
Omsk Region	-	-	1	1	-	-	2	-	-	1	-	5
Tomsk Region	-	-	-	-	-	-	-	1	1	-	-	2
FAR-EASTERN FEDERAL DISTRICT	-	-	-	1	1	3	6	1	2	3	-	17
Republic of Sakha (Yakutia)	-	-	-	-	-	-	-	-	1	1	-	2
Kamchatka Territory	-	-	-	1	1	-	-	-	-	1	-	3
Primorye Territory	-	-	-	-	-	2	3	-	-	-	-	5
Khabarovsk Territory	-	-	-	-	-	-	2	-	-	-	-	2
Amur Region	-	-	-	-	-	-	-	-	1	1	-	2
Magadan Region	-	-	-	-	-	-	-	-	-	-	-	-
Sakhalin Region	-	-	-	-	-	1	1	1	-	-	-	3
Jewish Autonomous Region	-	-	-	-	-	-	-	-	-	-	-	-
Chukotka Autonomous Area	-	-	-	-	-	-	-	-	-	-	-	-
CRIMEA FEDERAL DISTRICT	-	-	-	-	-	-	1	1	2	-	1	5
Republic of Crimea	-	-	-	-	-	-	1	-	1	-	1	3
Sevastopol	-	-	-	-	-	-	-	1	1	-	-	2

Table 6.2.5

Concentration of Assets of Credit Institutions

	Number of credit institutions, units	Assets, millions of rubles	Number of credit institutions covering 80% of assets, units
THE RUSSIAN FEDERATION			
31.10.2015	757	78,123,110.4	30
30.11.2015	740	79,028,281.7	29
31.12.2015	733	82,999,707.5	29
31.01.2016	728	83,732,486.5	27
CENTRAL FEDERAL DISTRICT			
31.10.2015	454	71,641,361.6	18
30.11.2015	441	72,502,560.9	18
31.12.2015	434	76,079,442.9	17
31.01.2016	431	76,862,941.0	16
Moscow and Moscow Region			
31.10.2015	411	70,874,851.1	16
30.11.2015	398	71,741,365.7	16
31.12.2015	392	75,287,105.2	16
31.01.2016	389	76,093,584.8	15
NORTH-WEST FEDERAL DISTRICT			
31.10.2015	60	1,950,557.7	8
30.11.2015	60	1,982,312.4	8
31.12.2015	60	2,076,443.5	8
31.01.2016	59	2,061,493.6	8
SOUTHERN FEDERAL DISTRICT			
31.10.2015	39	334,945.9	11
30.11.2015	37	333,381.1	11
31.12.2015	37	357,228.0	11
31.01.2016	37	355,979.1	11
NORTH CAUCASIAN FEDERAL DISTRICT			
31.10.2015	23	43,250.1	8
30.11.2015	23	42,296.7	9
31.12.2015	22	45,008.0	8
31.01.2016	22	43,283.2	9
VOLGA FEDERAL DISTRICT			
31.10.2015	87	1,909,750.8	21
30.11.2015	85	1,901,547.9	21
31.12.2015	85	1,991,231.3	21
31.01.2016	85	2,015,886.8	21
URALS FEDERAL DISTRICT			
31.10.2015	32	1,331,897.8	6
30.11.2015	32	1,343,069.5	6
31.12.2015	32	1,430,061.4	6
31.01.2016	32	1,392,196.9	6
SIBERIA FEDERAL DISTRICT			
31.10.2015	41	269,510.8	14
30.11.2015	41	276,962.3	14
31.12.2015	41	299,277.5	13
31.01.2016	40	289,864.8	12
FAR-EASTERN FEDERAL DISTRICT			
31.10.2015	17	563,288.6	4
30.11.2015	17	570,421.9	4
31.12.2015	17	607,605.4	4
31.01.2016	17	605,061.4	4
CRIMEA FEDERAL DISTRICT			
31.10.2015	4	78,547.1	1
30.11.2015	4	75,728.9	1
31.12.2015	5	113,409.4	2
31.01.2016	5	105,779.7	2

Table 6.2.6

**Credit Institutions Using the Right to Average the Required Reserves
within Averaging Period from March 10 to April 06, 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	7	21	19	63	129	87	87	136	29	585
CENTRAL FEDERAL DISTRICT	-	3	6	13	21	60	39	51	98	24	315
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	-	-	1	-	-	2	-	-	-	-	3
Yaroslavl Region	-	-	-	1	1	-	1	1	1	-	5
Moscow and Moscow Region	-	3	5	9	16	51	32	46	95	24	281
NORTH-WESTERN FEDERAL DISTRICT	2	2	4	2	9	6	8	9	7	-	49
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	1	-	-	4
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	13	8	3	-	-	30
Republic of Adygeya (Adygeya)	-	-	2	-	-	2	-	-	-	-	4
Republic of Kalmykia	-	-	-	-	-	-	-	-	-	-	-
Krasnodar Territory	-	-	-	-	2	4	4	1	-	-	11
Astrakhan Region	-	-	-	-	1	-	1	-	-	-	2
Volgograd Region	-	-	-	-	-	4	-	-	-	-	4
Rostov Region	-	-	-	-	1	3	3	2	-	-	9
NORTH CAUCASIAN FEDERAL DISTRICT	1	-	-	-	3	10	3	3	-	-	20
Republic of Dagestan	1	-	-	-	1	4	1	-	-	-	7
Republic of Ingushetia	-	-	-	-	-	-	-	-	-	-	-
Kabardino-Balkar Republic	-	-	-	-	2	2	-	-	-	-	4
Karachay-Cherkess Republic	-	-	-	-	-	1	1	2	-	-	4
Republic of North Ossetia – Alania	-	-	-	-	-	-	1	-	-	-	1
Chechen Republic	-	-	-	-	-	-	-	-	-	-	-
Stavropol Territory	-	-	-	-	-	3	-	1	-	-	4
VOLGA FEDERAL DISTRICT	2	1	4	1	9	16	17	10	16	4	80
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	4	2	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	2	1	4	1	13
Saratov Region	-	-	-	-	2	2	3	-	-	-	7
Ulyanovsk Region	-	-	-	-	1	-	1	-	-	-	2
URALS FEDERAL DISTRICT	1	-	3	1	6	6	3	3	9	-	32
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	2	-	1	-	4	-	10
Khanty-Mansi Autonomous Area – Yugra	-	-	1	1	-	-	1	-	2	-	5
Yamal-Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1	-	-	-	2	-	-	-	2	-	5
Chelyabinsk Region	-	-	1	-	-	1	2	2	1	-	7
SIBERIAN FEDERAL DISTRICT	1	1	1	1	8	11	7	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	-	-	-	-	3	2	1	-	-	-	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	-	-	1	1	3	6	1	2	3	-	17
Republic of Sakha (Yakutia)	-	-	-	-	-	-	-	1	1	-	2
Kamchatka Territory	-	-	1	1	-	-	-	-	1	-	3
Primorye Territory	-	-	-	-	2	3	-	-	-	-	5
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

	31.01.2016						
	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	32,189.1	107,041.3	66.3	74,852.2	33.7	6,034.4	
CENTRAL FEDERAL DISTRICT	29,323.8	95,754.4	65.1	66,430.6	34.9	5,607.3	
Belgorod Region	14.2	14.2	100.0	0.0	0.0	3.1	
Bryansk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Vladimir Region	7.4	7.4	100.0	0.0	0.0	0.3	
Voronezh Region	25.8	25.8	100.0	0.0	0.0	0.0	
Ivanovo Region	-4.1	25.4	60.0	29.4	40.0	0.4	
Kaluga Region	-148.6	12.1	66.7	160.8	33.3	0.0	
Kostroma Region	-2,247.1	44.6	66.7	2,291.8	33.3	2.7	
Kursk Region	4.1	4.1	100.0	0.0	0.0	0.0	
Lipetsk Region	-13.6	0.0	0.0	13.6	100.0	0.0	
Moscow Region	115.1	173.4	55.6	58.2	44.4	2.1	
Orel Region	-21.7	0.0	0.0	21.7	100.0	0.0	
Ryazan Region	51.1	53.4	75.0	2.4	25.0	3.7	
Smolensk Region	23.7	23.7	100.0	0.0	0.0	1.8	
Tambov Region	2.2	2.2	100.0	0.0	0.0	0.4	
Tver Region	56.3	56.3	100.0	0.0	0.0	0.7	
Tula Region	23.6	23.6	100.0	0.0	0.0	0.4	
Yaroslavl Region	62.2	62.2	100.0	0.0	0.0	7.3	
Moscow	31,373.2	95,226.0	63.7	63,852.8	36.3	5,584.6	
NORTH-WESTERN FEDERAL DISTRICT	3,479.6	5,177.8	69.0	1,698.2	31.0	43.3	
Republic of Karelia	1.8	1.8	100.0	0.0	0.0	0.0	
Republic of Komi	14.4	14.4	100.0	0.0	0.0	0.0	
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	82.8	103.0	62.5	20.3	37.5	2.6	
Kaliningrad Region	271.4	271.4	100.0	0.0	0.0	0.0	

Table 6.2.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-20.5	8.7	66.7	29.2	33.3	0.4
Murmansk Region	57.8	57.9	66.7	0.1	33.3	11.1
Novgorod Region	18.4	18.4	100.0	0.0	0.0	0.0
Pskov Region	6.0	6.0	100.0	0.0	0.0	0.0
Saint Petersburg	3,047.7	4,696.2	64.9	1,648.6	35.1	29.1
SOUTHERN FEDERAL DISTRICT	308.3	498.5	67.6	190.2	32.4	166.5
Republic of Adygeya (Adygeya)	9.7	11.6	75.0	1.8	25.0	7.8
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	305.0	376.7	61.5	71.7	38.5	125.0
Astrakhan Region	27.6	27.6	100.0	0.0	0.0	3.0
Volgograd Region	-40.9	12.8	25.0	53.7	75.0	2.7
Rostov Region	6.8	69.8	76.9	63.0	23.1	28.0
NORTH CAUCASIAN FEDERAL DISTRICT	-88.6	58.1	68.2	146.7	31.8	13.9
Republic of Dagestan	11.9	12.8	75.0	0.9	25.0	0.9
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	5.8	13.2	75.0	7.4	25.0	0.0
Karachay-Cherkess Republic	-90.8	19.7	50.0	110.5	50.0	11.9
Republic of North Ossetia – Alania	-24.5	2.3	50.0	26.9	50.0	0.0
Chechen Republic	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	9.1	10.1	75.0	1.1	25.0	1.1
VOLGA FEDERAL DISTRICT	-1,066.6	2,399.7	71.8	3,466.3	28.2	86.0
Republic of Bashkortostan	-19.5	28.1	60.0	47.5	40.0	6.2
Mari El Republic	0.1	1.4	50.0	1.3	50.0	1.3
Republic of Mordovia	16.6	30.4	66.7	13.8	33.3	0.7
Republic of Tatarstan (Tatarstan)	-857.2	497.7	77.3	1,354.8	22.7	20.5
Udmurt Republic	-44.5	7.1	50.0	51.6	50.0	6.8
Chuvash Republic – Chuvashia	-1.7	3.3	33.3	5.0	66.7	1.7
Perm Territory	87.2	87.2	100.0	0.0	0.0	0.7
Kirov Region	-25.4	27.5	66.7	52.9	33.3	0.2
Nizhny Novgorod Region	-9.5	174.5	88.9	184.0	11.1	36.2
Orenburg Region	-8.7	12.5	50.0	21.2	50.0	6.0
Penza Region	0.2	0.2	100.0	0.0	0.0	0.0
Samara Region	-738.0	985.3	57.1	1,723.3	42.9	3.3
Saratov Region	531.4	542.3	88.9	10.9	11.1	1.9
Ulyanovsk Region	2.3	2.3	100.0	0.0	0.0	0.4

Table 6.2.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	1,574.5	2,183.9	75.0	609.5	25.0	12.0
Kurgan Region	5.3	5.3	100.0	0.0	0.0	1.1
Sverdlovsk Region	-11.8	215.6	69.2	227.4	30.8	4.8
Tyumen Region	1,864.2	1,888.4	80.0	24.2	20.0	5.4
Khanty-Mansi Autonomous Area – Yugra	1,808.0	1,808.0	100.0	0.0	0.0	2.8
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	56.2	80.4	60.0	24.2	40.0	2.6
Chelyabinsk Region	-283.3	74.5	71.4	357.8	28.6	0.6
SIBERIAN FEDERAL DISTRICT	7.8	529.2	60.5	521.5	39.5	69.6
Altai Republic	2.4	2.4	100.0	0.0	0.0	0.6
Republic of Buryatia	-101.4	0.0	0.0	101.4	100.0	3.5
Republic of Tuva	1.4	1.4	100.0	0.0	0.0	0.0
Republic of Khakassia	3.7	5.6	50.0	1.9	50.0	0.0
Altai Territory	-3.2	25.8	80.0	29.0	20.0	0.1
Trans-Baikal Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	-66.4	22.6	80.0	89.0	20.0	0.5
Irkutsk Region	17.4	25.2	50.0	7.8	50.0	3.0
Kemerovo Region	22.7	36.1	66.7	13.5	33.3	0.2
Novosibirsk Region	403.6	404.9	80.0	1.3	20.0	58.3
Omsk Region	-257.0	5.1	25.0	262.1	75.0	3.4
Tomsk Region	-15.4	0.0	0.0	15.4	100.0	0.0
FAR-EASTERN FEDERAL DISTRICT	-1,317.9	372.3	58.8	1,690.2	41.2	35.7
Republic of Sakha (Yakutia)	-469.5	0.0	0.0	469.5	100.0	0.0
Kamchatka Territory	31.1	59.4	66.7	28.3	33.3	2.0
Primorye Territory	260.7	260.7	100.0	0.0	0.0	33.7
Khabarovsk Territory	-37.4	1.0	50.0	38.4	50.0	0.0
Amur Region	-1,100.7	38.6	50.0	1,139.3	50.0	0.0
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	-2.3	12.5	33.3	14.8	66.7	0.0
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
CRIMEA FEDERAL DISTRICT	-31.7	67.4	40.0	99.1	60.0	0.0
Republic of Crimea	-19.5	67.1	33.3	86.6	66.7	0.0
Sevastopol	-12.2	0.3	50.0	12.5	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%
THE RUSSIAN FEDERATION					
30.06.2015	42	43	25	34 (18)	72 (11)
30.09.2015	44	41	22	34 (19)	71 (10)
31.12.2015	34	36	23	38 (24)	68 (7)
CENTRAL FEDERAL DISTRICT					
30.06.2015	22	27	16	21 (10)	67 (10)
30.09.2015	21	25	15	21 (12)	66 (9)
31.12.2015	17	24	15	24 (15)	63 (6)
Moscow and Moscow Region					
30.06.2015	19	26	15	19 (9)	67 (10)
30.09.2015	18	24	15	19 (11)	66 (9)
31.12.2015	15	23	15	22 (14)	63 (6)
NORTH-WESTERN FEDERAL DISTRICT					
30.06.2015	6	3	1	3 (2)	4 (1)
30.09.2015	8	2	1	3 (1)	4 (1)
31.12.2015	5	1	1	2 (1)	4 (1)
SOUTHERN FEDERAL DISTRICT					
30.06.2015	2	1	1	2	1
30.09.2015	2	1	1	2	1
31.12.2015	1	1	1	2	1
NORTH CAUCASIAN FEDERAL DISTRICT					
30.06.2015	–	1	–	–	–
30.09.2015	–	1	–	–	–
31.12.2015	–	–	–	–	–
VOLGA FEDERAL DISTRICT					
30.06.2015	6	6	4	4 (3)	–
30.09.2015	4	7	3	4 (3)	–
31.12.2015	3	5	3	5 (4)	–
URALS FEDERAL DISTRICT					
30.06.2015	2	1	1	1 (1)	–
30.09.2015	4	1	–	1 (1)	–
31.12.2015	3	1	–	2 (2)	–
SIBERIAN FEDERAL DISTRICT					
30.06.2015	2	2	–	2 (2)	–
30.09.2015	3	2	–	2 (2)	–
31.12.2015	3	2	–	2 (2)	–
FAR-EASTERN FEDERAL DISTRICT					
30.06.2015	1	2	2	1	–
30.09.2015	1	2	2	1	–
31.12.2015	1	2	3	1	–
CRIMEA FEDERAL DISTRICT					
30.06.2015	1	–	–	–	–
30.09.2015	1	–	–	–	–
31.12.2015	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	30.09.2015			31.12.2015		
	GDA	GLA ¹	CA ¹	GDA	GLA ¹	CA ¹
2	3	4	5	6	7	
THE RUSSIAN FEDERATION	537	545	1,062	535	520	1,019
CENTRAL FEDERAL DISTRICT	301	310	512	296	291	487
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	4	7	3	3	6
Kaluga Region	2	2	5	2	2	4
Kostroma Region	4	6	9	4	6	9
Kursk Region	–	1	4	–	1	3
Lipetsk Region	1	1	4	1	1	3
Orel Region	–	1	4	–	1	4
Ryazan Region	4	4	6	4	4	6
Smolensk Region	–	1	4	–	1	3
Tambov Region	–	1	3	–	1	3
Tver Region	3	2	5	3	2	5
Tula Region	2	1	4	2	1	4
Yaroslavl Region	3	3	7	4	2	6
Moscow and Moscow Region	274	279	433	268	262	414
NORTH-WESTERN FEDERAL DISTRICT	36	33	81	38	31	78
Republic of Karelia	–	1	4	–	1	4
Republic of Komi	1	1	4	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	3	3	3	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	18	18	45	21	17	44
SOUTHERN FEDERAL DISTRICT	35	35	70	33	32	64
Republic of Adygeya (Adygeya)	4	4	5	4	4	5
Republic of Kalmykia	–	1	2	–	–	1
Krasnodar Territory	13	13	24	13	13	24
Astrakhan Region	4	3	5	3	2	3
Volgograd Region	4	3	9	4	3	8
Rostov Region	10	11	25	9	10	23
NORTH CAUCASIAN FEDERAL DISTRICT	10	11	25	11	11	25
Republic of Daghestan	2	–	–	2	–	–
Republic of Ingushetia	–	–	–	–	–	–
Kabardino-Balkar Republic	1	4	6	2	4	5
Karachay-Cherkess Republic	3	3	5	3	3	5
Republic of North Ossetia – Alania	–	2	4	–	2	4
Chechen Republic	–	–	–	–	–	–
Stavropol Territory	4	2	10	4	2	11

Table 6.2.9 (end)
(units)

1	2	3	4	5	6	7
VOLGA FEDERAL DISTRICT	80	77	155	80	76	151
Republic of Bashkortostan	5	5	19	4	4	17
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	19	24
Udmurt Republic	2	2	4	2	2	4
Chuvash Republic – Chuvashia	3	3	6	3	3	6
Perm Territory	4	4	11	4	4	10
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	12	13	25	13	13	24
Saratov Region	9	8	13	9	8	13
Ulyanovsk Region	1	2	6	1	2	6
URALS FEDERAL DISTRICT	26	28	60	26	28	58
Kurgan Region	1	2	4	1	2	4
Sverdlovsk Region	10	13	30	10	13	29
Tyumen Region	8	6	15	8	6	14
Khanty-Mansi Autonomous Area – Yugra	4	3	4	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
SIBERIAN FEDERAL DISTRICT	30	35	105	30	35	103
Altai Republic	1	1	3	1	1	3
Republic of Buryatia	1	1	5	1	1	5
Republic of Tuva	1	1	3	1	1	3
Republic of Khakassia	2	2	3	2	2	3
Altai Territory	3	4	6	3	4	6
Trans-Baikal Territory	–	–	3	–	–	3
Krasnoyarsk Territory	4	3	12	4	3	11
Irkutsk Region	3	6	16	3	6	15
Kemerovo Region	6	5	10	6	5	10
Novosibirsk Region	5	5	27	5	5	27
Omsk Region	2	5	11	2	5	11
Tomsk Region	2	2	6	2	2	6
FAR-EASTERN FEDERAL DISTRICT	16	16	54	17	16	53
Republic of Sakha (Yakutia)	2	2	7	2	2	7
Kamchatka Territory	3	3	5	3	3	5
Primorye Territory	5	5	13	5	5	13
Khabarovsk Territory	2	2	15	2	2	14
Amur Region	2	2	4	2	2	4
Magadan Region	–	–	2	–	–	2
Sakhalin Region	2	2	6	3	2	6
Jewish Autonomous Region	–	–	1	–	–	1
Chukotka Autonomous Area	–	–	1	–	–	1
CRIMEA FEDERAL DISTRICT	3	–	–	4	–	–
Republic of Crimea	2	–	–	2	–	–
Sevastopol	1	–	–	2	–	–

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

Table 6.2.10

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

	Q4, 2015						
	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 bonds, millions of rubles
1	2	3	4	5	6	7	7
THE RUSSIAN FEDERATION	828	1,042,919.03	782	767,953.84	46	274,965.19	
CENTRAL FEDERAL DISTRICT	413	540,031.77	387	380,566.58	26	159,465.19	
Belgorod Region	6	122.01	6	122.01	–	–	
Bryansk Region	8	1,067.54	8	1,067.54	–	–	
Vladimir Region	2	50.55	2	50.55	–	–	
Voronezh Region	11	1,002.98	11	1,002.98	–	–	
Ivanovo Region	4	0.13	4	0.13	–	–	
Kaluga Region	10	3,021.41	10	3,021.41	–	–	
Kostroma Region	4	0.67	4	0.67	–	–	
Kursk Region	6	217.65	6	217.65	–	–	
Lipetsk Region	4	5,127.51	3	127.51	1	5,000.00	
Moscow Region	47	7,735.67	46	5,735.67	1	2,000.00	
Orel Region	4	90.68	4	90.68	–	–	
Ryazan Region	2	1,924.39	2	1,924.39	–	–	
Smolensk Region	4	131.36	4	131.36	–	–	
Tambov Region	2	35.50	2	35.50	–	–	
Tver Region	5	241.76	5	241.76	–	–	
Tula Region	9	1,939.37	9	1,939.37	–	–	
Yaroslavl Region	5	24,900.28	5	24,900.28	–	–	
Moscow	280	492,422.31	256	339,957.12	24	152,465.19	
NORTH-WESTERN FEDERAL DISTRICT	111	157,256.75	105	127,256.75	6	30,000.00	
Republic of Karelia	1	0.13	1	0.13	–	–	
Republic of Komi	–	–	–	–	–	–	
Arkhangelsk Region	4	505.70	4	505.70	–	–	
Nenets Autonomous Area	1	225.00	1	225.00	–	–	
Arkhangelsk Region, excluding Nenets Autonomous Area	3	280.70	3	280.70	–	–	
Vologda Region	4	626.72	4	626.72	–	–	
Kaliningrad Region	9	2,550.21	9	2,550.21	–	–	

Table 6.2.10 (cont.)

1	2	3	4	5	6	7
Leningrad Region	7	178.19	7	178.19	-	-
Murmansk Region	12	2,829.40	12	2,829.40	-	-
Novgorod Region	1	12.00	1	12.00	-	-
Pskov Region	1	168.49	1	168.49	-	-
Saint Petersburg	72	150,385.90	66	120,385.90	6	30,000.00
SOUTHERN FEDERAL DISTRICT	37	22,402.35	34	16,902.35	3	5,500.00
Republic of Adygeya (Adygeya)	-	-	-	-	-	-
Republic of Kalmykia	1	31.85	1	31.85	-	-
Krasnodar Territory	22	16,031.90	20	12,031.90	2	4,000.00
Astrakhan Region	-	-	-	-	-	-
Volgograd Region	4	1,775.88	3	275.88	1	1,500.00
Rostov Region	10	4,562.72	10	4,562.72	-	-
NORTH CAUCASIAN FEDERAL DISTRICT	4	160.60	4	160.60	-	-
Republic of Dagestan	1	10.00	1	10.00	-	-
Republic of Ingushetia	-	-	-	-	-	-
Kabardino-Balkar Republic	1	150.00	1	150.00	-	-
Karachay-Cherkess Republic	-	-	-	-	-	-
Republic of North Ossetia – Alania	-	-	-	-	-	-
Chechen Republic	-	-	-	-	-	-
Stavropol Territory	2	0.60	2	0.60	-	-
VOLGA FEDERAL DISTRICT	90	123,786.45	90	123,786.45	-	-
Republic of Bashkortostan	5	1,076.04	5	1,076.04	-	-
Mari El Republic	3	11.58	3	11.58	-	-
Republic of Mordovia	2	5.25	2	5.25	-	-
Republic of Tatarstan (Tatarstan)	17	9,080.05	17	9,080.05	-	-
Udmurt Republic	4	27,365.59	4	27,365.59	-	-
Chuvash Republic – Chuvashia	6	62,029.48	6	62,029.48	-	-
Perm Territory	10	3,803.16	10	3,803.16	-	-
Kirov Region	3	226.84	3	226.84	-	-
Nizhny Novgorod Region	10	8,172.40	10	8,172.40	-	-
Orenburg Region	2	2.01	2	2.01	-	-
Penza Region	4	937.40	4	937.40	-	-
Samara Region	15	1,961.18	15	1,961.18	-	-
Saratov Region	7	2,113.07	7	2,113.07	-	-
Ulyanovsk Region	2	7,002.39	2	7,002.39	-	-

Table 6.2.10 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	58	106,615.34	47	26,615.34	11	80,000.00
Kurgan Region	1	63.60	1	63.60	-	-
Sverdlovsk Region	21	15,416.28	21	15,416.28	-	-
Tyumen Region	27	88,470.08	16	8,470.08	11	80,000.00
Khanty-Mansi Autonomous Area – Yugra	9	20,778.82	7	778.82	2	20,000.00
Yamal-Nenets Autonomous Area	4	274.52	4	274.52	-	-
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	14	67,416.74	5	7,416.74	9	60,000.00
Chelyabinsk Region	9	2,665.38	9	2,665.38	-	-
SIBERIAN FEDERAL DISTRICT	52	5,837.40	52	5,837.40	-	-
Altai Republic	3	1.10	3	1.10	-	-
Republic of Buryatia	-	-	-	-	-	-
Republic of Tuva	1	48.65	1	48.65	-	-
Republic of Khakassia	3	25.15	3	25.15	-	-
Altai Territory	5	133.94	5	133.94	-	-
Trans-Baikal Territory	3	54.06	3	54.06	-	-
Krasnoyarsk Territory	8	964.64	8	964.64	-	-
Irkutsk Region	4	401.03	4	401.03	-	-
Kemerovo Region	7	1,658.15	7	1,658.15	-	-
Novosibirsk Region	9	155.83	9	155.83	-	-
Omsk Region	6	2,377.93	6	2,377.93	-	-
Tomsk Region	3	16.92	3	16.92	-	-
FAR-EASTERN FEDERAL DISTRICT	43	85,728.04	43	85,728.04	-	-
Republic of Sakha (Yakutia)	6	13,944.99	6	13,944.99	-	-
Kamchatka Territory	6	975.35	6	975.35	-	-
Primorye Territory	8	101.73	8	101.73	-	-
Khabarovsk Territory	6	398.70	6	398.70	-	-
Amur Region	1	65.58	1	65.58	-	-
Magadan Region	-	-	-	-	-	-
Sakhalin Region	15	70,236.09	15	70,236.09	-	-
Jewish Autonomous Region	1	5.60	1	5.60	-	-
Chukotka Autonomous Area	-	-	-	-	-	-
CRIMEA FEDERAL DISTRICT	20	1,100.33	20	1,100.33	-	-
Republic of Crimea	19	1,098.97	19	1,098.97	-	-
Sevastopol	1	1.36	1	1.36	-	-

6.3. Borrowings

Table 6.3.1

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

(millions of rubles)

	29.02.2016												
	customer funds, total		funds of organizations						deposits of legal entities ²			individual deposits	
			public organizations		non-public organizations		of which		in rubles		in foreign currency	in rubles	in foreign currency
	in rubles	in foreign currency and precious metals	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	
2	3	4	5	6	7	8	9	10	11				
1													
THE RUSSIAN FEDERATION	31,441,562	21,125,045	570,561	177,687	5,782,388	3,819,707	6,704,958	5,782,209	16,188,382	6,899,635			
CENTRAL FEDERAL DISTRICT	17,934,826	17,139,035	362,747	164,873	3,762,887	3,145,613	5,006,232	4,940,071	7,078,943	4,631,832			
Belgorod Region	177,093	111,865	1,349	13	19,530	2,920	15,723	58,968	136,518	45,243			
Bryansk Region	90,822	55,310	1,372	0	7,876	1,405	3,369	43,154	76,763	10,665			
Vladimir Region	157,737	29,783	1,398	55	16,101	961	9,226	4,909	128,366	22,420			
Voronezh Region	308,648	63,217	4,034	8	36,159	6,708	29,900	11,011	230,067	43,935			
Ivanovo Region	94,819	22,874	420	0	8,202	1,010	3,710	766	80,795	20,801			
Kaluga Region	159,538	23,201	1,927	12	15,978	1,777	18,187	4,968	98,723	15,910			
Kostroma Region	117,470	8,333	666	0	4,484	668	8,533	895	52,179	5,928			
Kursk Region	99,048	36,779	810	271	8,636	811	9,548	24,524	76,478	9,861			
Lipetsk Region	128,102	39,805	1,227	0	11,842	5,418	16,783	19,812	96,341	12,957			
Moscow Region	1,190,709	367,669	12,694	1,156	149,344	60,662	60,638	87,437	948,026	215,969			
Orel Region	71,499	7,311	890	0	6,533	397	5,992	890	56,410	5,910			
Ryazan Region	127,165	19,471	956	0	15,242	1,441	8,129	4,399	100,750	12,809			
Smolensk Region	90,130	17,284	1,569	36	13,816	2,329	4,973	2,269	67,978	11,937			
Tambov Region	86,040	9,279	1,262	20	8,409	712	6,396	525	65,305	6,692			
Tver Region	129,169	23,828	890	0	13,733	2,749	6,422	2,213	106,313	16,389			
Tula Region	168,587	33,260	1,883	79	21,805	9,757	13,478	3,465	128,904	19,122			
Yaroslavl Region	172,751	40,506	3,320	12	17,066	2,251	10,356	3,909	138,589	33,327			
Moscow	14,565,498	16,229,260	326,080	163,211	3,388,129	3,043,636	4,774,870	4,665,955	4,490,439	4,121,958			

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	3,226,800	1,353,352	38,257	6,877	588,877	252,104	555,212	235,842	1,880,709	774,473
Republic of Karelia	64,852	8,691	541	7	4,953	763	3,569	325	54,437	7,542
Republic of Komi	107,330	15,710	195	0	6,819	1,101	4,428	734	93,723	13,440
Arkhangelsk Region	160,983	18,189	1,834	125	30,781	2,313	5,792	594	119,954	14,977
Nenets Autonomous Area	8,230	1,209	200	0	1,069	860	374	0	6,447	348
Arkhangelsk Region, excluding Nenets Autonomous Area	152,752	16,981	1,633	125	29,712	1,452	5,418	594	113,507	14,629
Vologda Region	127,244	53,020	1,368	0	12,882	1,810	8,359	30,377	100,905	20,015
Kaliningrad Region	132,645	59,785	1,459	1,206	19,393	9,044	7,857	4,883	101,564	42,474
Leningrad Region	144,415	31,474	1,504	3	14,754	8,750	9,681	6,583	117,238	13,990
Murmansk Region	137,675	32,324	1,031	320	9,507	11,266	8,352	568	116,981	20,141
Novgorod Region	55,455	9,867	654	0	5,759	1,304	3,521	1,071	44,728	7,327
Pskov Region	53,829	8,370	460	0	5,381	1,150	6,384	1,197	40,937	5,942
Saint Petersburg	2,242,371	1,115,923	29,211	5,216	478,648	214,604	497,271	189,511	1,090,241	628,625
SOUTHERN FEDERAL DISTRICT	1,414,483	295,256	23,742	1,625	158,284	47,320	100,088	25,954	1,072,679	212,685
Republic of Adygeya (Adygeya)	19,405	1,306	68	0	1,274	63	704	4	16,780	1,239
Republic of Kalmykia	8,284	802	105	0	647	33	174	0	7,059	769
Krasnodar Territory	646,174	131,610	10,628	252	64,019	12,618	55,306	14,078	477,329	104,039
Astrakhan Region	71,974	14,496	1,528	29	5,677	2,644	2,210	2,843	60,962	8,912
Volgograd Region	225,285	39,436	3,582	452	28,354	6,255	11,206	887	177,682	29,981
Rostov Region	443,360	107,605	7,831	891	58,313	25,707	30,488	8,142	332,867	67,745
NORTH CAUCASIAN FEDERAL DISTRICT	396,589	61,746	8,029	8	47,470	7,865	29,545	8,643	300,922	39,944
Republic of Dagestan	55,920	4,335	487	0	7,319	1,409	1,263	0	45,471	2,899
Republic of Ingushetia	5,774	578	97	0	2,232	214	62	0	3,334	363
Kabardino-Balkar Republic	32,662	5,315	346	1	3,593	297	1,656	240	26,344	3,231
Karachay-Cherkess Republic	14,604	1,638	316	0	1,643	33	590	3	11,683	1,507
Republic of North Ossetia – Alania	34,177	2,659	535	1	3,128	108	1,124	98	28,931	2,302
Chechen Republic	23,239	4,662	725	0	4,122	2,075	8,320	1,652	9,793	480
Stavropol Territory	230,215	42,559	5,523	5	25,433	3,730	16,531	6,651	175,366	29,163

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	3,542,071	926,345	52,043	352	480,428	211,010	447,003	139,018	2,444,810	514,227
Republic of Bashkortostan	416,376	86,069	5,198	66	40,034	13,410	80,600	17,612	258,248	48,565
Mari El Republic	53,297	5,248	529	11	7,105	385	3,517	1,065	38,091	3,722
Republic of Mordovia	58,807	5,838	1,088	1	4,925	552	4,367	439	47,298	4,593
Republic of Tatarstan (Tatarstan)	733,502	207,561	14,057	92	135,819	22,968	163,805	53,545	396,812	96,385
Udmurt Republic	152,251	24,386	1,177	2	30,594	6,057	17,859	661	99,804	14,684
Chuvash Republic – Chuvashia	100,721	15,861	469	0	7,917	1,170	7,931	1,750	82,720	11,740
Perm Territory	308,241	118,662	2,260	24	39,850	43,339	29,379	16,799	229,849	58,023
Kirov Region	108,342	12,387	1,155	0	10,993	1,176	7,102	1,746	85,603	9,350
Nizhny Novgorod Region	460,488	104,062	10,547	149	70,083	12,792	33,626	12,054	337,491	67,470
Orenburg Region	168,008	26,165	2,672	0	16,552	3,713	17,840	1,510	127,051	20,602
Penza Region	111,099	11,120	1,747	0	11,999	1,301	5,849	420	89,191	8,818
Samara Region	518,609	250,830	3,284	5	62,007	92,953	56,414	27,746	376,018	127,377
Saratov Region	238,362	40,729	6,482	4	24,723	4,887	13,990	3,583	188,617	32,002
Ulyanovsk Region	113,969	17,427	1,378	0	17,828	6,307	4,723	88	88,017	10,897
URALS FEDERAL DISTRICT	1,946,573	561,514	26,219	553	364,147	51,849	254,099	116,119	1,256,927	375,177
Kurgan Region	48,870	4,463	1,097	1	4,884	438	2,023	161	39,536	3,840
Sverdlovsk Region	716,097	156,019	14,277	144	139,348	26,635	63,835	13,653	480,335	113,193
Tyumen Region	811,255	280,625	4,496	24	175,417	15,069	154,996	53,685	460,594	201,954
Khanty-Mansi Autonomous Area – Yugra	340,033	182,102	1,037	3	36,451	8,939	67,880	3,498	225,690	159,942
Yamal-Nenets Autonomous Area	125,215	10,056	825	0	29,887	227	14,871	1,737	77,870	8,087
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	346,007	88,467	2,634	21	109,079	5,903	72,245	48,451	157,034	33,925
Chelyabinsk Region	370,350	120,407	6,348	384	44,497	9,706	33,245	48,619	276,463	56,190
SIBERIAN FEDERAL DISTRICT	1,868,969	436,391	34,445	3,125	231,585	53,626	159,628	144,752	1,396,377	224,617
Altai Republic	7,908	457	106	0	670	101	560	11	6,371	342
Republic of Buryatia	49,509	21,930	886	0	6,750	5,205	2,034	9,871	37,892	5,646
Republic of Tuva	7,386	335	125	0	778	12	140	96	5,986	227
Republic of Khakassia	32,059	2,450	563	0	2,828	66	1,359	0	25,385	2,330
Altai Territory	162,671	28,063	1,786	13	17,874	2,961	13,942	7,036	125,445	17,708
Trans-Baikal Territory	62,273	4,557	762	0	6,069	315	2,831	420	50,851	3,802
Krasnoyarsk Territory	314,854	48,555	11,746	2,293	49,856	5,575	22,204	4,332	220,784	34,784

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Irkutsk Region	249,224	136,794	3,345	35	27,495	8,813	28,835	97,866	183,966	28,756
Kemerovo Region	235,201	40,020	2,453	0	20,468	3,838	18,129	3,350	190,514	30,742
Novosibirsk Region	432,158	97,849	6,586	521	63,844	23,026	36,835	12,725	315,346	59,828
Omsk Region	184,007	31,784	3,037	0	19,632	1,937	14,436	5,645	142,604	23,326
Tomsk Region	131,719	23,598	3,051	263	15,320	1,777	18,323	3,398	91,233	17,125
FAR-EASTERN FEDERAL DISTRICT	1,031,906	341,118	18,308	264	133,805	49,531	149,451	171,491	705,155	118,389
Republic of Sakha (Yakutia)	119,748	9,189	1,922	30	15,295	472	20,785	3,085	77,690	5,553
Kamchatka Territory	66,926	16,097	1,613	0	9,594	5,276	3,535	1,989	50,587	8,819
Primorye Territory	276,349	114,333	4,096	198	37,329	24,511	17,691	40,711	211,281	48,208
Khabarovsk Territory	217,329	131,680	2,474	24	22,112	3,728	14,763	98,168	173,566	29,456
Amur Region	86,882	9,753	1,614	10	7,740	866	10,732	2,209	63,829	6,420
Magadan Region	42,067	16,985	480	2	3,561	2,281	7,267	10,749	29,902	3,906
Sakhalin Region	199,569	41,353	5,181	0	35,817	12,378	73,652	14,272	80,279	14,648
Jewish Autonomous Region	10,888	1,293	123	0	692	19	148	217	9,592	1,035
Chukotka Autonomous Area	12,147	435	805	0	1,665	0	878	91	8,429	344
CRIMEA FEDERAL DISTRICT	79,345	10,288	6,771	11	14,906	790	3,699	319	51,859	8,290
Republic of Crimea	61,819	7,097	6,239	3	11,702	532	2,771	228	39,519	5,491
Sevastopol	17,527	3,190	533	8	3,204	257	928	91	12,340	2,799
OUTSIDE THE RUSSIAN FEDERATION	8,004	59,704	0	3	2,415	31,718	4,986	9,315	586	9,308

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

² Excluding funds of individual entrepreneurs.

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

Table 6.3.2

Funds of Individual Entrepreneurs

(millions of rubles)

1	29.02.2016		
	2	3	4
	total	in rubles	in foreign currency
THE RUSSIAN FEDERATION	273,302	260,004	13,298
CENTRAL FEDERAL DISTRICT	82,431	76,139	6,292
Belgorod Region	2,956	2,798	158
Bryansk Region	1,342	1,292	50
Vladimir Region	2,435	2,311	124
Voronezh Region	4,441	4,346	95
Ivanovo Region	1,520	1,410	110
Kaluga Region	1,476	1,398	78
Kostroma Region	2,522	1,685	837
Kursk Region	3,086	3,034	52
Lipetsk Region	1,585	1,546	39
Moscow Region	9,404	9,212	192
Orel Region	1,160	1,141	18
Ryazan Region	1,774	1,764	10
Smolensk Region	1,228	1,206	22
Tambov Region	1,605	1,594	10
Tver Region	1,177	1,160	17
Tula Region	2,173	2,126	47
Yaroslavl Region	2,119	1,981	139
Moscow	40,429	36,134	4,295
NORTH-WESTERN FEDERAL DISTRICT	25,562	23,956	1,606
Republic of Karelia	1,141	1,092	49
Republic of Komi	1,791	1,779	11
Arkhangelsk Region	2,412	2,390	22
Nenets Autonomous Area	132	132	0
Arkhangelsk Region, excluding Nenets Autonomous Area	2,280	2,258	22
Vologda Region	2,118	1,853	265
Kaliningrad Region	2,194	1,963	231
Leningrad Region	1,152	1,070	82
Murmansk Region	1,034	1,008	26
Novgorod Region	755	671	84
Pskov Region	603	573	30
Saint Petersburg	12,362	11,557	806
SOUTHERN FEDERAL DISTRICT	32,823	31,644	1,179
Republic of Adygeya (Adygeya)	550	550	0
Republic of Kalmykia	259	259	0
Krasnodar Territory	17,221	16,795	426
Astrakhan Region	1,365	1,313	52
Volgograd Region	3,686	3,541	145
Rostov Region	9,741	9,185	556
NORTH CAUCASIAN FEDERAL DISTRICT	8,382	7,967	415
Republic of Daghestan	1,004	997	7
Republic of Ingushetia	45	45	0
Kabardino-Balkar Republic	731	663	68
Karachay-Cherkess Republic	348	347	1
Republic of North Ossetia – Alania	406	402	4
Chechen Republic	155	152	2
Stavropol Territory	5,694	5,361	333

Table 6.3.2 (end)
(millions of rubles)

1	2	3	4
VOLGA FEDERAL DISTRICT	42,407	41,447	960
Republic of Bashkortostan	3,838	3,769	69
Mari El Republic	730	699	31
Republic of Mordovia	566	563	2
Republic of Tatarstan (Tatarstan)	5,277	5,119	159
Udmurt Republic	2,588	2,543	45
Chuvash Republic – Chuvashia	1,299	1,267	32
Perm Territory	5,709	5,652	57
Kirov Region	2,952	2,885	67
Nizhny Novgorod Region	4,667	4,496	171
Orenburg Region	3,588	3,547	42
Penza Region	2,177	2,139	37
Samara Region	2,953	2,887	67
Saratov Region	4,270	4,191	79
Ulyanovsk Region	1,791	1,690	102
URALS FEDERAL DISTRICT	25,956	25,145	811
Kurgan Region	1,275	1,253	23
Sverdlovsk Region	8,834	8,579	255
Tyumen Region	8,768	8,754	15
Khanty-Mansi Autonomous Area – Yugra	4,722	4,722	1
Yamal-Nenets Autonomous Area	1,523	1,520	4
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	2,522	2,513	10
Chelyabinsk Region	7,078	6,560	519
SIBERIAN FEDERAL DISTRICT	31,767	30,478	1,289
Altai Republic	157	155	3
Republic of Buryatia	1,679	1,574	104
Republic of Tuva	349	349	0
Republic of Khakassia	1,163	1,163	0
Altai Territory	3,093	3,068	25
Trans-Baikal Territory	1,679	1,660	19
Krasnoyarsk Territory	4,395	4,142	253
Irkutsk Region	5,066	4,883	183
Kemerovo Region	2,845	2,815	30
Novosibirsk Region	5,051	4,608	443
Omsk Region	4,127	3,960	167
Tomsk Region	2,164	2,102	62
FAR-EASTERN FEDERAL DISTRICT	21,945	21,233	712
Republic of Sakha (Yakutia)	3,509	3,486	24
Kamchatka Territory	1,497	1,485	13
Primorye Territory	4,938	4,545	393
Khabarovsk Territory	3,426	3,349	77
Amur Region	2,802	2,693	109
Magadan Region	773	753	20
Sakhalin Region	4,291	4,237	54
Jewish Autonomous Region	345	322	23
Chukotka Autonomous Area	364	364	0
CRIMEA FEDERAL DISTRICT	2,029	1,995	34
Republic of Crimea	1,558	1,540	17
Sevastopol	472	454	17

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

Table 6.3.3

Budget Funds in Accounts of Credit Institutions¹

(millions of rubles)

1	29.02.2016			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
THE RUSSIAN FEDERATION	4,366.7	189.0	67,924.0	103.5
CENTRAL FEDERAL DISTRICT	2,965.8	94.3	63,025.9	83.6
Belgorod Region	13.5	0.0	0.4	6.1
Bryansk Region	11.2	0.0	10.8	0.0
Vladimir Region	16.2	0.0	1.4	2.0
Voronezh Region	9.5	0.0	10.0	8.3
Ivanovo Region	17.4	0.0	2.4	0.0
Kaluga Region	13.4	0.0	14.5	0.0
Kostroma Region	7.0	0.4	0.3	0.0
Kursk Region	7.6	0.0	0.0	0.0
Lipetsk Region	9.2	0.0	0.9	0.0
Moscow Region	77.8	0.0	209.4	0.0
Orel Region	5.4	0.0	0.0	0.0
Ryazan Region	9.6	0.0	0.0	0.0
Smolensk Region	4.1	0.0	2.6	0.0
Tambov Region	7.9	0.1	0.0	0.0
Tver Region	16.4	2.7	0.3	0.0
Tula Region	11.9	0.0	0.0	0.0
Yaroslavl Region	13.8	0.5	5.1	0.0
Moscow	2,714.1	90.6	62,767.8	67.2
NORTH-WESTERN FEDERAL DISTRICT	96.2	5.0	531.3	0.4
Republic of Karelia	1.4	1.7	1.0	0.0
Republic of Komi	13.8	1.3	14.1	0.0
Arkhangelsk Region	9.7	0.3	6.0	0.0
Nenets Autonomous Area	0.0	0.0	0.2	0.0
Arkhangelsk Region, excluding Nenets Autonomous Area	9.7	0.3	5.9	0.0
Vologda Region	5.6	0.9	14.1	0.0
Kaliningrad Region	3.5	0.2	1.4	0.0
Leningrad Region	9.6	0.4	0.0	0.0
Murmansk Region	1.5	0.0	0.0	0.0
Novgorod Region	3.0	0.0	0.0	0.4
Pskov Region	0.7	0.0	0.0	0.0
Saint Petersburg	47.3	0.3	494.6	0.0
SOUTHERN FEDERAL DISTRICT	136.6	1.0	22.3	0.6
Republic of Adygeya (Adygeya)	0.5	0.1	0.0	0.0
Republic of Kalmykia	2.9	0.0	0.0	0.0
Krasnodar Territory	52.9	0.7	16.8	0.6
Astrakhan Region	13.8	0.0	0.2	0.0
Volgograd Region	31.7	0.3	0.0	0.0
Rostov Region	34.8	0.0	5.4	0.0
NORTH CAUCASIAN FEDERAL DISTRICT	417.9	1.2	147.6	0.0
Republic of Daghestan	312.0	0.0	0.0	0.0
Republic of Ingushetia	0.5	0.0	0.0	0.0
Kabardino-Balkar Republic	2.5	0.0	0.0	0.0
Karachay-Cherkess Republic	5.0	0.0	0.0	0.0
Republic of North Ossetia – Alania	6.8	0.0	0.0	0.0
Chechen Republic	71.3	0.0	0.0	0.0
Stavropol Territory	19.8	1.2	147.6	0.0

Table 6.3.3 (end)
(millions of rubles)

1	2	3	4	5
VOLGA FEDERAL DISTRICT	255.6	1.6	3 438.9	0.0
Republic of Bashkortostan	14.2	0.0	65.9	0.0
Mari El Republic	9.1	0.0	0.7	0.0
Republic of Mordovia	5.1	0.0	216.5	0.0
Republic of Tatarstan (Tatarstan)	27.3	0.0	2 964.8	0.0
Udmurt Republic	15.2	0.4	9.5	0.0
Chuvash Republic – Chuvashia	14.4	0.0	1.7	0.0
Perm Territory	35.1	0.5	70.5	0.0
Kirov Region	8.1	0.4	16.5	0.0
Nizhny Novgorod Region	45.3	0.0	55.2	0.0
Orenburg Region	18.6	0.1	11.3	0.0
Penza Region	6.0	0.0	25.5	0.0
Samara Region	29.3	0.0	0.8	0.0
Saratov Region	23.1	0.0	0.0	0.0
Ulyanovsk Region	4.8	0.2	0.0	0.0
URALS FEDERAL DISTRICT	94.1	79.5	368.5	0.1
Kurgan Region	7.7	0.1	0.0	0.0
Sverdlovsk Region	31.5	4.6	103.2	0.0
Tyumen Region	34.8	74.8	235.4	0.1
Khanty-Mansi Autonomous Area – Yugra	14.5	0.0	103.9	0.0
Yamal-Nenets Autonomous Area	5.4	0.0	115.4	0.1
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	14.8	74.8	16.2	0.0
Chelyabinsk Region	20.2	0.0	29.9	0.0
SIBERIAN FEDERAL DISTRICT	224.8	1.7	66.5	0.0
Altai Republic	2.3	0.1	0.0	0.0
Republic of Buryatia	6.7	0.4	0.0	0.0
Republic of Tuva	5.2	0.0	0.0	0.0
Republic of Khakassia	3.8	0.2	0.0	0.0
Altai Territory	24.3	0.0	0.3	0.0
Trans-Baikal Territory	22.4	0.0	0.0	0.0
Krasnoyarsk Territory	28.6	0.0	0.1	0.0
Irkutsk Region	27.3	0.9	6.9	0.0
Kemerovo Region	29.8	0.0	0.0	0.0
Novosibirsk Region	38.6	0.0	57.0	0.0
Omsk Region	27.0	0.0	0.6	0.0
Tomsk Region	8.8	0.0	1.5	0.0
FAR-EASTERN FEDERAL DISTRICT	165.5	4.7	163.7	18.7
Republic of Sakha (Yakutia)	80.3	1.3	60.5	0.0
Kamchatka Territory	14.2	2.7	0.0	0.0
Primorye Territory	31.1	0.7	23.1	0.0
Khabarovsk Territory	3.3	0.0	1.3	0.0
Amur Region	15.4	0.0	8.7	0.0
Magadan Region	11.5	0.0	0.4	18.6
Sakhalin Region	7.0	0.0	69.8	0.2
Jewish Autonomous Region	1.4	0.0	0.0	0.0
Chukotka Autonomous Area	1.1	0.0	0.0	0.0
CRIMEA FEDERAL DISTRICT	10.2	0.0	159.3	0.0
Republic of Crimea	9.5	0.0	151.3	0.0
Sevastopol	0.6	0.0	8.0	0.0

¹ Including State Corporation “Bank for development and foreign economic affairs (Vnesheconombank)”.
Certain discrepancies between the total and the sum of components are due to the rounding of data.

6.4. Funds Allocations

Table 6.4.1

Volume of Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use¹

29.02.2016
(millions of rubles)

	of which													for settlement finality
	total	3	4	5	6	7	8	9	10	11	12	13		
1	2	3	4	5	6	7	8	9	10	11	12	13		
THE RUSSIAN FEDERATION	4,176,120	378,562	287,100	1,000,140	125,111	102,412	124,076	150,014	927,654	197,700	417,144	753,307		
CENTRAL FEDERAL DISTRICT	2,399,432	181,638	110,773	559,153	45,738	40,391	62,073	73,272	579,908	152,617	356,119	348,524		
Belgorod Region	20,786	279	0	5,619	10	5,538	652	218	4,102	202	94	4,072		
Bryansk Region	13,845	0	0	7,545	0	2,389	60	22	1,400	112	142	2,174		
Vladimir Region	59,913	5	0	50,940	2,413	347	211	49	2,066	163	354	3,365		
Voronezh Region	28,330	184	0	2,633	74	5,751	556	867	6,194	546	7,147	4,378		
Ivanovo Region	5,802	0	0	841	449	22	92	45	1,851	352	37	2,114		
Kaluga Region	18,848	0	0	11,331	627	233	206	11	3,060	320	405	2,654		
Kostroma Region	6,146	55	0	1,183	0	63	12	26	3,451	39	22	1,295		
Kursk Region	13,286	2	2	3,672	276	4,916	208	15	2,519	56	47	1,575		
Lipetsk Region	16,340	0	0	6,329	256	3,705	329	7	1,921	308	37	3,446		
Moscow Region	351,662	821	775	73,524	6,088	1,742	6,571	1,849	104,713	11,529	35,229	109,596		
Orel Region	10,301	0	0	1,771	110	1,261	288	250	4,381	85	69	2,088		
Ryazan Region	8,483	24	4	2,472	76	724	403	112	2,581	81	84	1,924		
Smolensk Region	5,836	9	0	3,099	20	77	148	50	950	15	32	1,435		
Tambov Region	12,117	0	0	6,275	654	1,338	599	76	1,112	18	17	2,028		
Tver Region	8,386	52	0	2,327	73	2,256	4	14	2,189	95	52	1,324		
Tula Region	111,257	23	0	89,675	4,593	1,016	462	20	3,552	5,148	2,107	4,661		
Yaroslavl Region	21,460	0	0	10,022	1,270	164	397	1,568	3,621	195	345	3,877		
Moscow	1,686,636	180,183	109,992	279,894	28,750	8,849	50,875	68,073	430,243	133,353	309,898	196,517		

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	354,605	2,300	123	74,044	9,557	3,410	20,566	52,791	63,487	6,085	21,843	100,522
Republic of Karelia	14,334	56	38	800	225	55	223	31	788	224	40	11,890
Republic of Komi	3,541	65	46	325	4	44	581	123	794	25	85	1,495
Arkhangelsk Region	9,730	20	0	2,769	88	45	84	179	1,997	279	155	4,114
Nenets Autonomous Area	6	0	0	0	0	0	0	4	0	0	0	2
Arkhangelsk Region, excluding Nenets Autonomous Area	9,724	20	0	2,769	88	45	84	176	1,997	279	155	4,112
Vologda Region	11,351	0	0	2,631	773	209	167	161	2,641	71	379	4,319
Kaliningrad Region	12,103	0	0	3,195	280	1,352	223	382	3,471	329	197	2,674
Leningrad Region	31,521	58	38	4,325	609	908	5,801	137	4,551	644	9,668	4,819
Murmansk Region	7,141	2,100	0	125	1,438	2	57	587	770	76	168	1,819
Novgorod Region	4,427	0	0	1,143	285	624	96	3	527	28	22	1,700
Pskov Region	1,802	1	1	414	406	59	219	12	194	36	16	445
Saint Petersburg	258,655	0	0	58,317	5,449	112	13,115	51,175	47,754	4,374	11,114	67,247
SOUTHERN FEDERAL DISTRICT	267,566	940	667	58,903	3,520	21,056	5,861	6,302	101,713	5,468	4,246	59,556
Republic of Adygeya (Adygeya)	2,297	0	0	606	1	472	205	42	198	200	144	429
Republic of Kalmykia	87	0	0	1	0	7	49	4	17	0	0	8
Krasnodar Territory	169,110	8	3	17,324	2,635	12,940	3,407	5,837	82,330	2,277	1,913	40,440
Astrakhan Region	2,036	17	17	300	0	138	322	6	405	548	21	280
Volgograd Region	17,519	238	9	3,246	46	2,873	70	183	4,093	360	1,353	5,057
Rostov Region	76,516	677	638	37,425	838	4,627	1,809	231	14,670	2,084	815	13,341
NORTH CAUCASIAN FEDERAL DISTRICT	25,830	19	13	6,650	825	4,306	872	63	5,799	519	220	6,557
Republic of Dagestan	1,161	0	0	194	0	71	155	4	224	1	16	498
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	2,880	0	0	2,150	0	186	35	2	460	1	4	41
Karachay-Cherkess Republic	1,909	0	0	431	110	23	125	0	1,153	0	7	60
Republic of North Ossetia – Alania	950	19	13	383	0	74	171	0	199	42	4	58
Chechen Republic	692	0	0	31	0	493	48	0	75	1	11	33
Stavropol Territory	18,238	0	0	3,462	715	3,459	338	57	3,687	473	179	5,868
VOLGA FEDERAL DISTRICT	450,963	9,448	2,723	163,442	36,211	15,987	16,733	6,917	77,817	19,662	11,171	93,575
Republic of Bashkortostan	49,989	424	324	18,436	1,860	3,704	2,524	830	7,833	1,066	1,064	12,249
Mari El Republic	2,716	3	0	418	51	100	264	20	723	5	16	1,116
Republic of Mordovia	4,168	0	0	1,248	0	450	231	9	950	236	191	854

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)	120,117	1,992	1,918	65,689	1,160	3,670	4,531	1,130	13,929	9,223	4,192	14,602
Udmurt Republic	12,468	8	8	3,333	80	1,362	227	103	2,055	393	858	4,049
Chuvash Republic – Chuvashia	6,467	0	0	3,038	22	116	519	13	777	94	76	1,812
Perm Territory	27,482	39	39	9,367	89	349	781	1,423	8,413	835	711	5,476
Kirov Region	6,755	0	0	1,886	149	231	215	126	1,306	154	67	2,622
Nizhny Novgorod Region	87,939	40	10	27,341	5,042	1,322	1,110	982	12,380	3,531	713	35,477
Orenburg Region	23,266	6,561	71	2,262	93	715	1,099	957	7,523	202	274	3,579
Penza Region	10,242	10	0	3,107	1,008	2,432	438	184	1,279	407	35	1,341
Samara Region	69,955	199	199	16,516	25,785	597	3,153	993	12,147	2,706	2,277	5,581
Saratov Region	18,604	155	155	5,856	799	845	1,149	67	5,761	208	523	3,240
Ulyanovsk Region	10,796	18	0	4,945	73	93	493	82	2,741	602	173	1,576
URALS FEDERAL DISTRICT	246,214	21,027	19,630	95,632	4,122	5,500	9,283	3,314	33,393	6,197	14,252	53,494
Kurgan Region	3,942	5	0	1,580	116	151	164	17	508	11	221	1,168
Sverdlovsk Region	120,627	70	0	76,117	193	598	2,259	1,849	15,251	3,844	2,491	17,957
Tyumen Region	66,974	19,907	19,630	3,875	1,095	1,828	5,609	1,197	7,902	1,589	10,191	13,782
Khanty-Mansi Autonomous Area – Yugra	24,321	15,642	15,366	475	6	242	1,339	689	1,396	237	174	4,121
Yamal-Nenets Autonomous Area	1,908	252	252	30	0	0	717	38	35	2	0	835
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	40,745	4,012	4,012	3,371	1,090	1,586	3,553	470	6,471	1,349	10,018	8,825
Chelyabinsk Region	54,671	1,046	0	14,059	2,717	2,923	1,252	252	9,732	754	1,349	20,587
SIBERIAN FEDERAL DISTRICT	304,451	105,652	99,453	35,051	13,956	5,497	6,868	3,782	49,404	5,585	6,660	71,995
Altai Republic	3,444	0	0	138	508	14	88	54	1,046	811	101	684
Republic of Buryatia	1,900	44	0	385	0	189	311	6	473	21	4	468
Republic of Tuva	463	324	24	21	2	17	3	5	49	0	6	36
Republic of Khakassia	1,917	519	501	73	24	78	26	330	492	4	31	341
Altai Territory	21,734	4,105	0	4,498	626	802	377	472	3,942	231	113	6,569
Trans-Baikal Territory	3,250	594	0	141	2	6	156	18	1,680	14	34	605
Krasnoyarsk Territory	30,325	141	20	5,454	664	972	1,407	925	6,509	2,303	1,721	10,230
Irkutsk Region	32,902	3,838	3,276	1,852	5,002	452	1,457	600	6,900	544	766	11,490
Kemerovo Region	127,501	95,444	95,230	12,788	3,254	119	231	244	3,865	423	331	10,801
Novosibirsk Region	39,530	242	0	3,658	3,115	776	1,410	625	15,622	681	2,437	10,964
Omsk Region	18,901	0	0	4,451	417	903	265	199	5,323	388	375	6,579
Tomsk Region	22,585	403	403	1,592	340	1,168	1,137	305	3,504	165	742	13,229

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	122,065	57,538	53,718	6,853	11,016	6,201	1,618	3,375	15,167	1,152	2,401	16,744
Republic of Sakha (Yakutia)	59,568	54,373	53,715	328	813	47	401	196	879	268	324	1,938
Kamchatka Territory	2,758	0	0	89	595	29	32	136	490	416	356	616
Primorye Territory	28,506	358	0	5,539	2,627	4,093	406	1,091	5,922	62	998	7,409
Khabarovsk Territory	16,993	848	0	212	5,342	932	227	1,107	5,110	342	595	2,279
Amur Region	3,819	382	0	511	32	1,068	413	89	633	21	36	634
Magadan Region	3,939	1,529	0	83	454	0	1	374	692	0	56	750
Sakhalin Region	4,790	18	2	87	770	30	117	210	589	42	32	2,894
Jewish Autonomous Region	273	0	0	4	2	2	0	0	37	0	4	224
Chukotka Autonomous Area	1,420	30	0	0	382	0	22	171	815	0	0	0
CRIMEA FEDERAL DISTRICT	4,994	0	0	412	167	63	201	198	965	416	232	2,340
Republic of Crimea	3,895	0	0	290	100	63	171	184	875	342	192	1,679
Sevastopol	1,099	0	0	122	67	0	30	14	91	74	40	661

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

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

Table 6.4.2

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

(millions of rubles)

	29.02.2016												
	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	310,289	31,134	15,890	108,098	305	1,709	4,257	15,610	89,220	27,766	27,273	4,916	
CENTRAL FEDERAL DISTRICT	131,121	1,327	215	15,509	224	1,429	4,247	10,675	52,366	18,127	22,480	4,736	
Belgorod Region	238	161	0	77	0	0	0	0	0	0	0	0	
Bryansk Region	496	0	0	0	0	496	0	0	0	0	0	0	
Vladimir Region	214	0	0	27	0	0	0	0	0	0	0	187	
Voronezh Region	3,122	0	0	2,126	0	165	0	0	224	0	607	0	
Ivanovo Region	45	0	0	45	0	0	0	0	0	0	0	0	
Kaluga Region	1,017	0	0	85	0	0	621	0	0	0	0	310	
Kostroma Region	3,020	0	0	102	0	0	0	2,919	0	0	0	0	
Kursk Region	671	0	0	0	0	671	0	0	0	0	0	0	
Lipetsk Region	6	0	0	0	0	6	0	0	0	0	0	0	
Moscow Region	13,119	0	0	2,328	0	88	0	98	1,622	5,082	3,479	423	
Orel Region	990	0	0	938	0	0	0	0	52	0	0	0	
Ryazan Region	41	0	0	0	0	0	0	0	41	0	0	0	
Smolensk Region	5,349	0	0	5,349	0	0	0	0	0	0	0	0	
Tambov Region	9	0	0	0	0	3	0	0	0	6	0	0	
Tver Region	0	0	0	0	0	0	0	0	0	0	0	0	
Tula Region	1,154	0	0	722	0	0	0	0	0	0	0	432	
Yaroslavl Region	22	0	0	0	0	0	16	0	5	0	0	0	
Moscow	101,608	1,166	215	3,710	224	0	3,609	7,659	50,422	13,040	18,394	3,385	

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	3,418	1,132	0	302	0	20	0	0	846	214	903	0
Republic of Sakha (Yakutia)	218	0	0	218	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0
Primorye Territory	1,766	0	0	75	0	0	0	0	846	2	843	0
Khabarovsk Territory	353	272	0	0	0	20	0	0	0	0	60	0
Amur Region	9	0	0	9	0	0	0	0	0	0	0	0
Magadan Region	720	720	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	212	0	0	0	0	0	0	0	0	212	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	140	140	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

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

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

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

Table 6.4.3

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

		29.02.2016												
		of which												
1	2	3	4	5	6	7	8	9	10	11	12	13		
	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		
THE RUSSIAN FEDERATION	21,155,596	1,092,430	826,500	4,647,884	1,029,026	1,405,029	1,573,040	1,234,956	3,629,818	2,928,109	3,446,584	168,720		
CENTRAL FEDERAL DISTRICT	10,788,760	314,359	177,513	1,309,372	393,830	532,573	884,177	674,035	1,872,297	2,030,955	2,705,129	72,033		
Belgorod Region	247,276	3,047	0	79,945	713	108,014	8,870	4,411	35,126	4,205	1,796	1,150		
Bryansk Region	83,326	0	0	27,565	267	36,210	926	612	8,665	6,826	1,501	755		
Vladimir Region	89,751	40	0	51,714	3,866	10,784	2,900	1,087	11,506	4,480	2,129	1,246		
Voronezh Region	260,456	778	0	51,015	2,538	64,521	5,046	3,702	44,336	42,469	44,803	1,248		
Ivanovo Region	36,533	13	0	10,716	657	1,455	1,242	691	12,608	6,924	1,537	690		
Kaluga Region	133,209	1,468	2	62,103	3,201	18,289	7,510	1,162	11,995	17,238	9,517	726		
Kostroma Region	30,889	37	0	9,171	147	2,204	847	820	12,473	3,487	1,395	308		
Kursk Region	161,184	54,816	2	21,831	575	58,241	2,009	954	18,809	2,226	1,167	555		
Lipetsk Region	102,665	35	0	30,382	484	40,486	3,701	1,088	12,483	7,696	5,516	795		
Moscow Region	1,215,644	1,337	529	232,854	55,375	32,283	74,111	23,872	286,214	168,866	319,010	21,722		
Orel Region	59,710	4	0	11,174	472	22,210	898	2,650	18,581	1,882	1,222	615		
Ryazan Region	81,895	168	86	37,033	391	19,766	3,122	1,263	12,939	4,403	2,065	747		
Smolensk Region	61,479	9	0	27,059	530	9,785	2,570	1,371	14,244	3,429	1,957	525		
Tambov Region	90,626	0	0	35,930	862	42,205	2,233	1,411	5,101	1,801	532	552		
Tver Region	64,186	184	6	19,278	328	21,937	2,070	1,421	14,609	2,206	1,796	356		
Tula Region	157,598	1,988	2	49,355	30,050	15,589	5,008	2,736	17,193	15,729	18,691	1,258		
Yaroslavl Region	130,452	74	25	59,509	14,516	13,745	5,741	2,736	17,659	7,064	8,216	1,192		
Moscow	7,781,880	250,361	176,861	492,737	278,858	14,851	755,374	622,048	1,317,756	1,730,024	2,282,280	37,592		

(millions of rubles)

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	2,180,287	11,849	5,061	662,254	92,874	80,382	193,474	257,947	451,635	197,806	211,008	21,056
Republic of Karelia	30,533	1,956	450	10,152	2,849	2,506	558	534	4,112	3,336	4,305	225
Republic of Komi	25,385	4,063	4,044	4,602	1,256	709	1,632	1,257	7,222	3,260	945	439
Arkhangelsk Region	121,061	136	43	99,183	2,009	1,702	595	1,470	12,448	1,700	901	916
Nenets Autonomous Area	143	0	0	28	5	0	12	46	41	7	4	0
Arkhangelsk Region, excluding Nenets Autonomous Area	120,918	136	43	99,156	2,004	1,702	583	1,424	12,407	1,693	897	916
Vologda Region	79,701	0	0	44,703	1,824	9,000	1,968	1,250	13,788	3,048	3,019	1,101
Kaliningrad Region	105,472	107	0	39,632	3,440	17,355	4,353	4,201	20,418	5,540	9,507	918
Leningrad Region	198,716	725	40	70,625	14,683	29,957	25,466	3,227	22,425	10,877	19,121	1,612
Murmansk Region	30,197	4,210	0	1,081	2,346	2,011	524	1,198	5,693	4,494	8,234	406
Novgorod Region	34,032	5	0	14,728	539	9,704	1,324	535	5,615	538	607	436
Pskov Region	30,665	447	447	5,798	353	2,978	1,942	391	16,403	1,650	553	150
Saint Petersburg	1,524,526	200	36	371,749	63,576	4,460	155,112	243,884	343,512	163,363	163,816	14,852
SOUTHERN FEDERAL DISTRICT	1,283,019	7,552	6,272	379,416	58,389	222,736	77,139	26,457	245,063	103,914	152,259	10,093
Republic of Adygeya (Adygeya)	24,075	155	0	6,928	15	6,296	3,180	220	3,329	1,084	2,756	112
Republic of Kalmykia	6,994	0	0	70	7	5,112	268	120	815	174	427	0
Krasnodar Territory	675,755	555	5	132,010	25,928	126,180	41,095	18,618	139,636	63,513	124,032	4,189
Astrakhan Region	36,175	75	74	5,031	2,025	2,194	9,908	674	7,188	7,111	1,904	66
Volgograd Region	129,689	802	442	56,961	559	21,831	5,322	2,803	24,628	8,989	5,963	1,831
Rostov Region	410,332	5,965	5,750	178,417	29,855	61,123	17,366	4,022	69,467	23,042	17,178	3,896
NORTH CAUCASIAN FEDERAL DISTRICT	310,476	2,699	1,136	89,835	21,282	73,884	28,890	5,489	66,923	8,789	10,713	1,973
Republic of Dagestan	26,985	147	95	8,396	83	6,882	5,092	183	5,112	215	669	207
Republic of Ingushetia	6,874	50	25	4,203	0	1,220	525	37	710	129	0	0
Kabardino-Balkar Republic	39,514	60	34	11,705	55	12,077	1,533	630	10,852	1,015	1,562	23
Karachay-Cherkess Republic	26,795	241	0	9,619	791	2,980	5,993	353	5,976	299	519	24
Republic of North Ossetia – Alania	16,170	1,581	753	4,480	78	2,178	1,652	428	4,861	401	488	23
Chechen Republic	22,740	223	223	3,166	0	7,091	9,070	314	1,582	114	1,180	0
Stavropol Territory	171,399	397	6	48,266	20,275	41,456	5,025	3,545	37,831	6,616	6,294	1,695
VOLGA FEDERAL DISTRICT	2,630,124	93,960	70,594	956,198	151,318	273,865	136,504	94,632	400,174	326,507	172,427	24,540
Republic of Bashkortostan	296,836	54,567	50,240	101,623	5,277	33,672	12,536	5,406	36,326	23,317	20,255	3,857
Mari El Republic	60,740	8	0	15,348	32	34,716	2,931	514	4,227	1,402	1,169	393
Republic of Mordovia	97,948	9	0	33,883	142	26,645	2,365	768	9,263	4,344	20,259	268

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)	623,866	5,981	5,834	224,227	17,545	42,583	41,032	10,632	98,388	129,125	49,779	4,575
Udmurt Republic	103,849	9,490	9,310	49,875	339	9,331	5,264	1,364	16,735	6,226	3,859	1,367
Chuvash Republic – Chuvashia	62,978	31	0	20,497	1,024	4,231	4,381	1,436	7,609	20,699	2,449	621
Perm Territory	194,460	334	319	73,566	2,138	4,936	11,369	19,666	44,587	21,272	14,550	2,042
Kirov Region	49,628	18	0	14,113	553	13,775	2,404	1,444	12,521	3,125	907	768
Nizhny Novgorod Region	339,156	499	337	137,353	41,816	18,884	8,697	13,188	64,230	36,390	12,709	5,390
Orenburg Region	118,566	18,996	2,411	35,151	748	18,673	10,525	7,896	15,927	7,382	1,746	1,523
Penza Region	71,928	152	0	20,145	1,170	30,090	3,470	1,582	8,319	5,529	1,106	364
Samara Region	388,133	1,357	1,016	136,522	66,443	15,393	17,629	28,435	42,300	45,025	33,281	1,748
Saratov Region	134,584	1,134	1,127	43,277	13,788	14,012	10,568	1,322	31,725	11,392	6,186	1,181
Ulyanovsk Region	87,452	1,384	0	50,619	303	6,924	3,334	978	8,019	11,278	4,172	442
URALS FEDERAL DISTRICT	1,755,906	308,873	291,149	701,460	51,603	70,939	108,314	92,308	192,014	114,689	100,225	15,481
Kurgan Region	29,328	93	0	11,029	4,492	4,493	1,240	350	5,485	756	1,049	340
Sverdlovsk Region	539,491	1,993	54	292,848	12,102	10,995	37,222	22,441	92,185	43,021	21,687	4,996
Tyumen Region	777,681	291,373	290,715	175,630	26,546	12,383	58,032	65,395	46,317	41,228	57,130	3,648
Khanty-Mansi Autonomous Area – Yugra	146,535	42,089	41,666	3,020	10,948	849	24,729	24,154	13,035	8,444	17,597	1,668
Yamal-Nenets Autonomous Area	166,351	132,373	132,373	569	2,900	18	12,864	882	3,893	2,278	10,396	179
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	464,796	116,911	116,676	172,041	12,698	11,516	20,439	40,359	29,389	30,505	29,136	1,800
Chelyabinsk Region	409,406	15,414	380	221,953	8,462	43,068	11,820	4,122	48,027	29,684	20,360	6,497
SIBERIAN FEDERAL DISTRICT	1,655,596	268,422	208,817	424,833	194,598	117,373	112,249	40,652	297,710	118,295	62,864	18,601
Altai Republic	15,271	348	188	2,054	929	438	910	165	8,045	1,657	463	262
Republic of Buryatia	45,950	792	0	23,172	29	3,049	4,115	728	10,733	1,617	1,418	297
Republic of Tuva	2,861	729	426	152	2	216	95	125	1,348	77	102	15
Republic of Khakassia	12,872	1,609	1,546	931	337	1,421	734	757	3,454	1,301	2,190	139
Altai Territory	119,572	4,130	0	41,607	1,985	31,493	3,952	1,756	23,326	6,819	2,545	1,958
Trans-Baikal Territory	19,323	2,274	0	1,375	3,194	405	1,704	948	7,856	702	716	150
Krasnoyarsk Territory	450,864	38,482	2,657	168,217	101,180	30,374	17,560	6,056	38,036	31,744	15,810	3,404
Irkutsk Region	169,615	25,068	22,939	16,716	49,271	7,091	12,301	5,052	30,699	14,718	5,940	2,760
Kemerovo Region	380,764	189,210	175,571	90,743	13,536	5,950	3,128	4,365	43,601	22,533	5,341	2,356
Novosibirsk Region	232,462	573	302	37,325	16,296	15,966	25,115	16,891	74,870	19,016	23,686	2,724
Omsk Region	129,313	0	0	25,485	6,992	14,614	37,281	1,759	25,794	12,304	2,805	2,278
Tomsk Region	76,728	5,205	5,187	17,057	847	6,356	5,355	2,051	29,947	5,808	1,846	2,257

Table 6.4.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	540,910	84,716	65,960	122,801	65,003	32,790	31,701	41,621	101,455	25,622	30,874	4,327
Republic of Sakha (Yakutia)	118,140	69,121	65,063	4,089	5,707	1,390	3,054	8,896	17,191	5,547	2,544	599
Kamchatka Territory	24,052	73	0	1,451	6,511	312	573	1,330	5,055	2,060	6,552	135
Primorye Territory	184,170	426	38	90,885	13,140	11,284	10,763	10,631	31,247	4,898	9,470	1,427
Khabarovsk Territory	141,581	1,790	0	21,192	31,093	11,121	11,463	17,117	25,604	11,548	9,505	1,149
Amur Region	25,961	1,696	50	3,299	2,577	7,609	2,935	531	5,645	664	819	185
Magadan Region	17,040	11,215	499	515	1,809	93	154	395	2,375	154	200	130
Sakhalin Region	21,776	341	280	1,097	3,410	541	2,364	2,409	8,637	711	1,629	637
Jewish Autonomous Region	2,592	0	0	271	16	440	175	72	1,416	40	98	64
Chukotka Autonomous Area	5,599	55	30	0	740	0	221	240	4,284	0	59	0
CRIMEA FEDERAL DISTRICT	10,517	0	0	1,715	128	487	590	1,815	2,547	1,532	1,085	617
Republic of Crimea	8,903	0	0	1,474	73	368	549	1,631	2,425	1,097	817	470
Sevastopol	1,615	0	0	241	56	119	41	185	122	435	269	147

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

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

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

Table 6.4.4

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

29.02.2016
(millions of rubles)

	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	8,927,414	1,159,497	632,114	2,435,566	6,922	107,265	530,273	485,896	678,896	2,009,997	1,509,504	3,597	
CENTRAL FEDERAL DISTRICT	4,631,854	154,127	135,611	447,184	5,019	69,091	450,195	189,843	427,843	1,664,821	1,220,298	3,434	
Belgorod Region	33,401	13,594	0	19,085	0	0	38	139	437	108	0	0	
Bryansk Region	51,353	0	0	29	0	50,212	0	45	984	83	0	0	
Vladimir Region	7,931	36	0	7,683	0	95	16	28	0	0	73	0	
Voronezh Region	73,105	0	0	48,461	0	1,777	945	96	2,380	0	19,444	0	
Ivanovo Region	2,121	0	0	673	0	0	1,393	0	48	8	0	0	
Kaluga Region	15,481	2	0	492	419	5,171	2,621	396	4,571	1,765	0	44	
Kostroma Region	14,651	0	0	8,677	0	0	0	1,997	769	2,932	276	0	
Kursk Region	1,432	0	0	8	0	1,028	0	7	389	0	0	0	
Lipetsk Region	12,127	0	0	11,048	0	300	73	0	307	0	399	0	
Moscow Region	458,606	0	0	20,858	0	2,224	33,268	81,037	55,292	156,998	108,804	124	
Orel Region	1,968	0	0	1,722	0	0	0	0	208	0	37	0	
Ryazan Region	5,235	48	0	923	0	222	3,465	0	577	0	0	0	
Smolensk Region	15,785	0	0	15,422	0	0	0	163	150	50	0	0	
Tambov Region	6,880	0	0	3,327	0	81	3,467	0	0	6	0	0	
Tver Region	18,691	0	0	14,481	0	369	0	0	305	3,296	240	0	
Tula Region	37,412	0	0	16,550	0	554	0	19	212	755	19,322	0	
Yaroslavl Region	7,527	4,159	4,159	1,414	0	2	0	0	180	1,478	294	0	
Moscow	3,868,153	136,288	131,452	276,332	4,600	7,057	404,909	105,916	361,035	1,497,343	1,071,408	3,266	

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)	219,930	126,476	1,624	52,711	0	0	75	66	2,796	19,844	17,949	13
Udmurt Republic	189,790	187,823	187,823	0	0	0	0	0	157	7	1,802	0
Chuvash Republic – Chuvashia	6,280	0	0	2,708	0	0	3,542	0	30	0	0	0
Perm Territory	272,238	9,644	2,217	253,678	0	4,976	1,520	0	1,639	413	369	0
Kirov Region	2,252	0	0	0	0	0	0	0	0	2,252	0	0
Nizhny Novgorod Region	46,487	0	0	29,010	0	0	2,585	13,201	1,165	268	108	151
Orenburg Region	53,924	5,924	1,804	42,254	95	44	0	4,141	875	591	0	0
Penza Region	21,938	17,713	0	2,115	0	790	0	0	1,231	89	0	0
Samara Region	12,026	0	0	6,822	0	0	1,076	105	3,124	724	176	0
Saratov Region	10,402	3,851	3,851	752	0	334	0	0	3,283	2,160	21	0
Ulyanovsk Region	30,753	0	0	11,577	0	0	712	18,460	0	0	4	0
URALS FEDERAL DISTRICT	1,035,696	96,359	68,633	700,505	951	25	22,421	15,197	61,368	17,811	121,059	0
Kurgan Region	6,840	0	0	6,815	0	25	0	0	0	0	0	0
Sverdlovsk Region	433,194	319	0	402,156	0	0	169	13	1,765	17,806	10,965	0
Tyumen Region	470,998	68,633	68,633	202,498	951	0	22,012	15,184	51,994	0	109,727	0
Khanty-Mansi Autonomous Area – Yugra	57,265	42,195	42,195	307	0	0	0	14,763	0	0	0	0
Yamal-Nenets Autonomous Area	136,912	5,346	5,346	0	0	0	241	0	21,597	0	109,727	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	276,821	21,092	21,092	202,191	951	0	21,770	421	30,397	0	0	0
Chelyabinsk Region	124,663	27,407	0	89,035	0	0	241	0	7,609	5	366	0
SIBERIAN FEDERAL DISTRICT	680,828	219,676	156,866	330,985	0	3,622	15,087	9	8,528	101,972	951	0
Altai Republic	1,223	0	0	0	0	0	0	0	897	275	52	0
Republic of Buryatia	1,259	172	0	92	0	995	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	17,135	812	0	15,824	0	0	0	0	0	390	108	0
Altai Territory	2,503	0	0	361	0	999	0	0	130	967	47	0
Trans-Baikal Territory	15,400	15,071	0	309	0	0	15	0	5	0	0	0
Krasnoyarsk Territory	347,317	41,874	0	209,565	0	0	0	0	174	95,435	268	0
Irkutsk Region	65,609	17,271	13,516	30,233	0	877	15,018	0	1,893	0	318	0
Kemerovo Region	195,606	128,305	128,305	62,608	0	358	0	0	3,545	751	39	0
Novosibirsk Region	21,499	15,041	15,041	2,789	0	393	54	0	708	2,446	69	0
Omsk Region	11,025	0	0	9,203	0	0	0	9	55	1,709	50	0
Tomsk Region	1,125	4	4	0	0	0	0	0	1,121	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	395,004	264,699	28,864	66,687	0	22,869	2,055	5,283	2,805	3,727	26,879	0
Republic of Sakha (Yakutia)	210,941	209,602	24,583	1,038	0	0	0	0	0	300	0	0
Kamchatka Territory	18,062	15,366	0	192	0	0	0	0	0	0	2,503	0
Primorye Territory	27,721	0	0	2,854	0	771	199	4,893	2,724	14	16,266	0
Khabarovsk Territory	119,637	24,089	39	62,593	0	22,098	1,040	0	37	2,426	7,355	0
Amur Region	9,192	8,534	0	9	0	0	0	0	21	627	0	0
Magadan Region	2,012	1,375	0	0	0	0	0	0	0	0	636	0
Sakhalin Region	5,950	4,243	4,243	0	0	0	817	390	23	359	119	0
Jewish Autonomous Region	549	549	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	940	940	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	1,363	0	0	28	0	0	0	90	5	18	1,222	0
Republic of Crimea	1,168	0	0	28	0	0	0	56	0	0	1,085	0
Sevastopol	195	0	0	0	0	0	0	35	5	18	137	0

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

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

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)

	29.02.2016											
	volume of extended loans						debt					
	in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals		
	small and medium-sized businesses	of which individual entrepreneurs	of which medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	of which medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	of which medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	of which medium-sized businesses
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	656,101	38,813	19,356	294	4,177,198	441,303	542,544	6,431	662,390	74,376	35,563	644
CENTRAL FEDERAL DISTRICT	279,349	9,044	14,620	280	1,769,437	100,328	374,632	4,280	301,127	13,480	27,252	385
Belgorod Region	5,322	578	0	0	41,544	6,459	330	0	4,298	657	0	0
Bryansk Region	3,602	702	0	0	25,718	5,764	296	0	3,420	594	11	0
Vladimir Region	5,064	589	27	0	38,166	4,304	1,582	0	5,103	710	43	0
Voronezh Region	8,979	660	218	0	96,403	10,425	1,280	0	7,903	1,224	132	0
Ivanovo Region	3,700	333	45	0	26,102	3,411	371	10	5,528	310	0	0
Kaluga Region	5,638	356	624	0	42,533	4,473	3,267	0	4,441	550	0	0
Kostroma Region	2,401	387	0	0	16,589	2,590	3,713	0	2,090	367	475	0
Kursk Region	6,060	1,018	17	0	35,346	5,336	372	0	2,327	623	0	0
Lipetsk Region	3,381	269	0	0	28,827	3,253	795	0	6,668	537	0	0
Moscow Region	46,195	984	2,074	0	231,353	13,471	33,346	319	37,848	2,274	8,653	5
Orel Region	2,815	258	9	0	17,909	2,302	145	0	1,376	193	0	0
Ryazan Region	4,820	314	0	0	39,743	4,431	70	17	5,005	676	2	0
Smolensk Region	3,652	349	0	0	43,572	4,426	351	50	17,739	1,353	0	0
Tambov Region	3,785	224	0	0	22,155	2,973	458	0	1,197	259	0	0
Tver Region	2,628	168	0	0	21,092	2,695	926	0	5,323	390	194	0
Tula Region	4,096	627	0	0	38,398	5,162	1,309	11	8,410	883	413	0
Yaroslavl Region	7,994	452	5	0	40,199	3,851	901	8	7,924	615	8	8
Moscow	159,218	774	11,602	280	963,787	15,001	325,120	3,864	174,526	1,264	17,322	373
NORTH-WESTERN FEDERAL DISTRICT	73,197	3,273	943	12	372,290	26,452	36,254	192	77,423	4,181	4,580	11
Republic of Karelia	1,662	79	0	0	13,013	1,454	1,082	0	2,856	122	917	0
Republic of Komi	1,720	385	0	0	9,680	2,831	64	0	2,402	321	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	3,803	853	0	0	11,161	3,049	338	0	1,701	398	168	0
Nenets Autonomous Area	2	2	0	0	130	86	0	0	2	1	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	3,801	851	0	0	11,031	2,963	338	0	1,698	397	168	0
Vologda Region	5,163	645	0	0	27,200	4,647	612	33	6,196	1,055	0	0
Kaliningrad Region	5,561	284	152	0	29,259	2,729	1,447	2	4,218	283	180	0
Leningrad Region	4,362	99	0	0	38,205	2,052	1,227	2	14,980	404	392	2
Murmansk Region	1,533	193	12	0	9,614	1,924	244	0	1,496	228	5	0
Novgorod Region	1,446	113	0	0	7,991	1,520	60	0	929	299	60	0
Pskov Region	781	71	0	0	12,057	1,461	191	0	3,395	550	191	0
Saint Petersburg	47,167	552	779	12	214,110	4,785	30,990	156	39,252	521	2,666	9
SOUTHERN FEDERAL DISTRICT	57,693	5,309	182	0	382,802	55,832	14,517	183	65,097	13,456	1,074	19
Republic of Adygeya (Adygeya)	1,596	63	0	0	20,662	1,794	323	0	1,277	117	0	0
Republic of Kalmykia	87	11	0	0	6,292	2,624	0	0	2,303	1,624	0	0
Krasnodar Territory	26,219	2,184	148	0	166,220	22,643	6,091	149	32,158	5,251	796	0
Astrakhan Region	1,349	337	24	0	22,462	4,995	1,219	6	2,756	1,408	5	1
Volgograd Region	8,423	389	0	0	49,512	6,814	500	0	9,437	1,712	253	0
Rostov Region	20,018	2,326	10	0	117,654	16,962	6,385	28	17,166	3,344	21	18
NORTH CAUCASIAN FEDERAL DISTRICT	15,344	1,392	424	0	179,812	24,015	4,992	42	24,941	7,038	592	42
Republic of Dagestan	1,002	197	0	0	16,686	3,053	7	0	2,711	684	0	0
Republic of Ingushetia	0	0	0	0	2,802	1,337	0	0	2,444	1,174	0	0
Kabardino-Balkar Republic	1,548	230	0	0	24,429	3,851	273	0	3,659	1,318	214	0
Karachay-Cherkess Republic	754	42	0	0	17,174	1,519	228	42	3,042	693	42	42
Republic of North Ossetia – Alania	643	81	0	0	13,774	1,888	866	0	4,445	628	245	0
Chechen Republic	683	60	0	0	16,934	742	0	0	441	75	0	0
Stavropol Territory	10,714	783	424	0	88,012	11,624	3,618	0	8,200	2,466	91	0
VOLGA FEDERAL DISTRICT	108,851	7,665	1,348	0	741,792	93,822	33,661	473	91,234	13,905	467	39
Republic of Bashkortostan	10,080	521	30	0	74,471	7,142	2,602	0	6,063	1,075	18	0
Mari El Republic	1,610	160	0	0	10,855	1,875	31	0	1,383	254	0	0
Republic of Mordovia	2,079	240	0	0	31,954	3,381	43	0	4,924	869	0	0
Republic of Tatarstan (Tatarstan)	25,782	1,048	0	0	153,548	12,444	17,586	0	8,783	1,690	131	0
Udmurt Republic	3,889	445	0	0	19,603	4,039	157	0	2,241	738	0	0
Chuvash Republic – Chuvashia	2,692	314	0	0	23,509	4,750	2,342	0	2,199	506	0	0
Perm Territory	6,656	803	0	0	38,359	8,114	170	0	7,420	1,487	0	0
Kirov Region	3,875	521	0	0	27,683	5,771	0	0	4,926	943	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	16,564	1,207	52	0	95,152	17,164	1,457	455	14,884	1,390	136	39
Orenburg Region	5,603	543	0	0	52,134	8,764	3,567	0	11,545	1,959	0	0
Penza Region	3,448	595	0	0	36,596	6,068	304	0	3,160	937	0	0
Samara Region	13,918	327	1,252	0	93,770	3,669	4,088	14	14,620	685	97	0
Saratov Region	8,176	575	13	0	54,251	7,983	522	0	5,870	974	85	0
Ulyanovsk Region	4,480	366	0	0	29,908	2,660	791	4	3,218	400	0	0
URALS FEDERAL DISTRICT	38,774	3,289	386	0	242,359	43,581	45,799	351	35,016	9,469	736	123
Kurgan Region	1,391	474	0	0	12,918	3,681	25	0	2,079	517	25	0
Sverdlovsk Region	10,089	788	0	0	62,696	10,122	9,300	344	9,747	1,835	287	122
Tyumen Region	14,398	688	338	0	105,029	20,555	34,989	0	15,867	5,487	0	0
Khanty-Mansi Autonomous Area – Yugra	5,890	171	0	0	36,468	9,180	34,338	0	7,532	3,042	0	0
Yamal-Nenets Autonomous Area	509	22	0	0	7,810	2,992	0	0	1,488	782	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	7,999	494	338	0	60,750	8,384	651	0	6,847	1,662	0	0
Chelyabinsk Region	12,896	1,339	48	0	61,717	9,223	1,486	7	7,323	1,630	424	1
SIBERIAN FEDERAL DISTRICT	58,704	6,128	78	0	340,967	63,548	19,611	782	49,313	9,259	224	16
Altai Republic	1,595	51	0	0	5,582	1,115	0	0	902	236	0	0
Republic of Buryatia	851	195	0	0	13,020	4,371	0	0	2,024	775	0	0
Republic of Tuva	431	70	0	0	2,318	1,421	0	0	257	134	0	0
Republic of Khakassia	855	269	0	0	6,912	2,696	502	108	836	355	3	0
Altai Territory	7,565	704	0	0	58,163	7,854	479	25	9,327	1,078	143	0
Trans-Baikal Territory	1,405	221	0	0	9,813	4,097	20	0	644	392	5	0
Krasnoyarsk Territory	9,832	998	69	0	57,765	10,722	1,204	0	7,672	1,465	10	0
Irkutsk Region	7,165	618	0	0	38,602	9,591	15,021	3	5,184	1,782	0	0
Kemerovo Region	4,867	418	0	0	23,398	4,895	510	0	5,293	961	0	0
Novosibirsk Region	13,215	532	9	0	64,898	4,957	1,074	69	9,590	678	5	0
Omsk Region	7,476	1,821	0	0	39,522	7,880	645	576	6,200	1,112	58	16
Tomsk Region	3,447	230	0	0	20,975	3,949	156	0	1,384	291	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	20,824	2,624	1,376	2	139,868	33,467	11,738	126	17,727	3,586	457	7
Republic of Sakha (Yakutia)	2,090	392	0	0	19,422	5,635	7,697	0	2,134	673	113	0
Kamchatka Territory	1,198	219	0	0	12,359	2,430	319	0	3,199	133	0	0
Primorye Territory	9,056	702	1,134	2	43,217	8,004	1,862	115	4,319	832	35	0
Khabarovsk Territory	4,571	443	20	0	32,969	7,305	767	11	3,674	827	287	7
Amur Region	2,200	522	9	0	14,177	4,721	31	0	907	403	21	0
Magadan Region	619	35	0	0	4,851	1,098	561	0	978	108	0	0
Sakhalin Region	813	164	212	0	9,605	2,450	501	0	1,770	255	0	0
Jewish Autonomous Region	220	147	0	0	2,497	1,659	0	0	723	331	0	0
Chukotka Autonomous Area	56	0	0	0	772	164	0	0	24	24	0	0
CRIMEA FEDERAL DISTRICT	3,366	87	0	0	7,871	258	1,340	1	513	1	181	1
Republic of Crimea	2,523	53	0	0	6,657	209	1,145	1	478	1	132	1
Sevastopol	843	35	0	0	1,214	48	195	0	35	0	49	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

		29.02.2016									
		rubles					foreign currency				
1	2	including			5	6	including		7	8	9
		housing loans	mortgage loans	of which			total	housing loans				mortgage loans	of which
				including overdue debt				including overdue debt			
THE RUSSIAN FEDERATION	10,312,095	3,992,354	3,935,160	42,027	257,343	131,346	127,972	28,367			
CENTRAL FEDERAL DISTRICT	2,900,224	1,118,476	1,105,288	14,909	195,872	97,271	94,665	21,637			
Belgorod Region	90,220	25,705	24,969	131	413	366	365	89			
Bryansk Region	61,660	22,808	22,343	86	262	212	197	3			
Vladimir Region	73,249	27,578	26,983	242	484	414	407	40			
Voronezh Region	126,747	50,841	50,194	558	782	399	398	11			
Ivanovo Region	50,341	18,551	18,447	104	1,626	169	168	42			
Kaluga Region	73,141	31,538	31,281	159	925	628	607	86			
Kostroma Region	34,818	12,633	12,532	62	47	33	33	1			
Kursk Region	66,696	23,249	22,699	240	282	246	246	32			
Lipetsk Region	59,977	21,169	20,954	94	283	157	150	28			
Moscow Region	706,134	299,146	297,013	4,690	40,081	25,599	24,959	6,784			
Orel Region	41,344	15,318	15,050	37	276	239	239	7			
Ryazan Region	66,800	28,265	28,086	115	327	274	273	26			
Smolensk Region	58,236	24,795	24,511	108	408	272	232	38			
Tambov Region	51,114	18,570	18,294	65	214	181	181	6			
Tver Region	77,048	32,547	32,461	693	740	626	626	59			
Tula Region	94,669	33,831	33,589	175	637	491	475	26			
Yaroslavl Region	74,811	28,136	27,925	193	365	251	236	35			
Moscow	1,093,219	403,797	397,957	7,157	147,721	66,714	64,875	14,324			

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
NORTH-WESTERN FEDERAL DISTRICT	1,135,868	466,188	462,866	3,595	30,440	15,741	15,483	2,999
Republic of Karelia	53,441	20,404	20,280	72	168	144	142	12
Republic of Komi	89,651	39,112	38,294	181	127	112	111	24
Arkhangelsk Region	96,412	41,655	41,318	176	357	287	279	91
Nenets Autonomous Area	5,367	2,875	2,865	8	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	91,045	38,780	38,453	168	357	287	279	91
Vologda Region	87,600	36,041	35,629	262	320	264	264	102
Kaliningrad Region	62,907	21,373	21,248	189	3,970	960	913	213
Leningrad Region	134,017	53,509	53,153	463	2,124	1,222	1,203	277
Murmansk Region	76,365	23,503	23,374	125	229	149	140	8
Novgorod Region	40,132	13,838	13,695	94	139	110	109	15
Pskov Region	35,717	12,237	12,161	84	121	105	104	6
Saint Petersburg	459,626	204,516	203,713	1,949	22,886	12,388	12,218	2,250
SOUTHERN FEDERAL DISTRICT	846,630	269,359	263,099	2,758	6,287	3,619	3,538	600
Republic of Adygeya (Adygeya)	26,272	7,035	6,912	38	102	82	82	7
Republic of Kalmykia	20,974	7,051	6,977	28	117	85	84	15
Krasnodar Territory	333,525	100,741	98,181	1,377	2,839	1,649	1,634	384
Astrakhan Region	66,870	21,702	21,340	103	152	100	100	14
Volgograd Region	136,603	47,908	47,338	551	670	463	463	40
Rostov Region	262,386	84,923	82,351	661	2,408	1,240	1,175	139
NORTH CAUCASIAN FEDERAL DISTRICT	285,027	89,180	87,032	1,056	2,122	1,588	1,491	412
Republic of Dagestan	33,107	11,631	11,562	277	316	239	234	11
Republic of Ingushetia	3,942	444	413	5	1	1	0	0
Kabardino-Balkar Republic	30,237	9,764	9,294	61	257	220	211	85
Karachay-Cherkess Republic	19,209	5,508	5,257	66	63	59	59	6
Republic of North Ossetia – Alania	31,274	10,016	9,776	190	258	241	214	83
Chechen Republic	15,748	1,481	1,478	26	222	4	4	0
Stavropol Territory	151,509	50,336	49,251	430	1,006	824	769	226

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
VOLGA FEDERAL DISTRICT	1,913,525	763,792	747,277	6,596	10,631	5,767	5,612	1,100
Republic of Bashkortostan	271,395	103,513	98,630	1,003	594	350	347	55
Mari El Republic	35,989	16,381	16,178	59	117	89	89	10
Republic of Mordovia	39,822	16,369	15,897	67	289	241	220	55
Republic of Tatarstan (Tatarstan)	255,695	96,583	94,641	781	1,866	324	324	17
Udmurt Republic	108,808	46,677	45,479	282	389	311	310	46
Chuvash Republic – Chuvashia	76,352	38,560	38,182	224	395	338	337	48
Perm Territory	205,252	80,337	78,623	1,343	1,211	754	725	235
Kirov Region	76,604	32,029	31,292	150	190	167	166	12
Nizhny Novgorod Region	199,846	81,032	78,714	641	1,295	749	727	181
Orenburg Region	140,529	54,190	53,565	370	341	272	272	46
Penza Region	71,113	27,157	26,594	94	379	303	297	42
Samara Region	216,321	86,326	85,562	972	2,686	1,215	1,146	264
Saratov Region	135,007	49,318	48,963	387	585	400	400	50
Ulyanovsk Region	80,791	35,319	34,958	224	295	253	253	40
URALS FEDERAL DISTRICT	1,202,064	527,136	520,766	5,260	3,904	2,409	2,347	519
Kurgan Region	55,001	20,579	19,704	228	66	54	54	0
Sverdlovsk Region	358,207	137,170	136,137	1,870	1,536	968	948	285
Tyumen Region	540,487	274,360	271,130	1,559	892	609	576	128
Khanty-Mansi Autonomous Area – Yugra	268,975	145,634	144,831	719	332	283	279	32
Yamal-Nenets Autonomous Area	98,317	52,538	51,694	191	161	122	115	74
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	173,195	76,188	74,605	649	399	205	182	23
Chelyabinsk Region	248,369	95,027	93,795	1,604	1,410	777	769	104
SIBERIAN FEDERAL DISTRICT	1,485,736	551,602	543,391	6,591	4,794	3,400	3,311	916
Altai Republic	12,332	2,626	2,604	63	7	0	0	0
Republic of Buryatia	80,571	22,524	22,277	315	67	59	59	18
Republic of Tuva	19,178	6,704	6,534	92	1	0	0	0
Republic of Khakassia	32,653	12,268	12,087	125	53	38	38	1
Altai Territory	138,497	48,784	48,143	561	431	359	358	148
Trans-Baikal Territory	83,613	28,675	28,357	232	55	47	47	0
Krasnoyarsk Territory	264,359	107,718	105,905	1,479	701	518	495	165

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Irkutsk Region	218,472	81,043	80,122	940	524	268	267	93
Kemerovo Region	189,745	61,555	60,415	896	507	396	396	107
Novosibirsk Region	230,844	99,124	97,616	1,126	1,354	1,020	1,000	270
Omsk Region	132,543	46,232	45,538	578	778	412	375	43
Tomsk Region	82,929	34,348	33,793	185	316	283	276	70
FAR-EASTERN FEDERAL DISTRICT	534,106	205,923	204,743	1,261	2,815	1,543	1,524	185
Republic of Sakha (Yakutia)	112,404	49,418	49,023	279	113	102	98	7
Kamchatka Territory	29,591	10,451	10,337	81	58	36	36	9
Primorye Territory	131,133	43,906	43,752	217	1,861	867	855	82
Khabarovsk Territory	113,219	46,326	46,197	366	530	343	343	43
Amur Region	67,284	25,621	25,405	196	106	100	100	45
Magadan Region	17,990	6,932	6,879	10	20	18	17	0
Sakhalin Region	47,507	17,592	17,510	81	103	53	53	0
Jewish Autonomous Region	10,677	3,867	3,842	26	19	18	18	0
Chukotka Autonomous Area	4,301	1,809	1,798	6	5	5	5	0
CRIMEA FEDERAL DISTRICT	8,917	699	699	0	479	8	0	0
Republic of Crimea	6,896	548	548	0	339	7	0	0
Sevastopol	2,021	151	150	0	141	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

		29.02.2016									
		including									
1	volume of loans total, millions of rubles	housing loans			of which mortgage loans			including			10
		3	4	5	6	7	8	9	10		
		number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %		
	2										
THE RUSSIAN FEDERATION	928,064	118,416	205,377	180.8	12.23	117,281	204,244	181.6	12.22		
CENTRAL FEDERAL DISTRICT	311,342	29,345	66,079	181.9	12.03	29,151	65,456	183.2	12.02		
Belgorod Region	7,570	886	1,306	188.6	12.26	859	1,297	189.7	12.24		
Bryansk Region	5,066	920	1,202	181.9	12.28	907	1,195	182.7	12.26		
Vladimir Region	5,187	996	1,524	184.2	12.44	980	1,516	184.8	12.43		
Voronezh Region	10,963	2,025	2,949	197.0	12.00	2,017	2,946	197.2	12.00		
Ivanovo Region	3,960	610	860	175.1	12.46	609	860	175.1	12.46		
Kaluga Region	6,214	1,052	1,832	179.8	11.94	1,044	1,815	181.0	11.91		
Kostroma Region	3,079	582	693	176.4	12.42	577	678	177.8	12.38		
Kursk Region	5,245	863	1,158	179.8	12.19	854	1,155	180.2	12.17		
Lipetsk Region	5,821	959	1,303	193.3	12.11	956	1,302	193.4	12.11		
Moscow Region	66,119	6,500	17,309	181.6	11.88	6,468	17,207	182.3	11.87		
Orel Region	3,642	721	937	184.6	11.95	717	935	184.9	11.95		
Ryazan Region	5,677	1,144	1,654	184.7	12.27	1,139	1,651	184.9	12.27		
Smolensk Region	4,975	820	1,246	190.8	12.08	816	1,238	191.8	12.07		
Tambov Region	4,261	713	1,062	189.6	12.00	707	1,059	190.0	12.00		
Tver Region	6,334	955	1,534	186.7	12.32	954	1,534	186.7	12.32		
Tula Region	8,282	1,103	1,788	181.3	12.36	1,099	1,786	181.4	12.36		
Yaroslavl Region	6,390	1,073	1,508	174.8	12.27	1,071	1,507	174.9	12.27		
Moscow	152,558	7,423	26,213	179.0	11.99	7,377	25,776	181.5	11.98		

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	120,124	16,585	30,422	173.5	12.06	16,506	30,371	173.6	12.06
Republic of Karelia	4,541	603	921	177.7	12.30	601	920	177.8	12.30
Republic of Komi	7,044	995	1,644	172.5	12.64	989	1,638	172.7	12.64
Arkhangelsk Region	7,791	1,214	1,887	162.2	12.67	1,208	1,885	162.2	12.67
Nenets Autonomous Area	345	27	65	160.1	11.87	27	65	160.1	11.87
Arkhangelsk Region, excluding Nenets Autonomous Area	7,447	1,187	1,822	162.3	12.70	1,181	1,820	162.3	12.70
Vologda Region	7,342	1,327	1,652	172.2	12.31	1,311	1,646	172.6	12.29
Kaliningrad Region	6,303	764	1,237	177.5	11.84	762	1,236	177.6	11.84
Leningrad Region	13,109	1,953	3,585	173.7	12.00	1,942	3,579	173.9	11.99
Murmansk Region	7,583	758	1,303	156.4	11.88	757	1,303	156.4	11.88
Novgorod Region	3,684	540	782	175.0	12.31	535	780	175.3	12.29
Pskov Region	3,417	455	658	173.1	11.80	440	647	175.5	11.79
Saint Petersburg	59,309	7,976	16,753	175.6	11.95	7,961	16,737	175.7	11.95
SOUTHERN FEDERAL DISTRICT	67,527	8,230	12,309	186.5	12.30	8,073	12,260	187.0	12.29
Republic of Adygeya (Adygeya)	1,846	206	308	184.0	12.35	206	308	184.0	12.35
Republic of Kalmykia	1,322	185	291	190.5	12.27	185	291	190.5	12.27
Krasnodar Territory	27,651	3,165	4,785	188.2	12.26	3,105	4,768	188.7	12.25
Astrakhan Region	5,040	625	951	192.2	12.09	616	946	192.8	12.08
Volgograd Region	11,118	1,624	2,291	185.3	12.35	1,624	2,291	185.3	12.35
Rostov Region	20,550	2,425	3,683	183.6	12.37	2,337	3,656	184.4	12.36
NORTH CAUCASIAN FEDERAL DISTRICT	20,424	2,552	3,902	186.5	12.45	2,547	3,899	186.6	12.45
Republic of Dagestan	2,448	287	541	179.3	12.23	287	541	179.3	12.23
Republic of Ingushetia	232	27	42	165.5	12.26	27	42	165.5	12.26
Kabardino-Balkar Republic	2,016	220	361	192.8	12.43	219	360	193.2	12.42
Karachay-Cherkess Republic	1,125	130	202	187.8	12.42	130	202	187.8	12.42
Republic of North Ossetia – Alania	2,430	291	467	181.6	12.04	291	467	181.6	12.04
Chechen Republic	991	42	89	153.0	13.17	42	89	153.0	13.17
Stavropol Territory	11,181	1,555	2,200	189.9	12.57	1,551	2,198	190.0	12.57

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	158,152	29,326	40,472	180.1	12.32	28,891	40,209	181.0	12.31
Republic of Bashkortostan	21,977	4,144	5,815	172.3	12.62	4,004	5,761	173.6	12.59
Mari El Republic	2,813	815	1,074	181.8	11.88	813	1,073	181.7	11.88
Republic of Mordovia	2,897	642	947	191.2	12.30	623	936	192.9	12.28
Republic of Tatarstan (Tatarstan)	20,977	4,869	6,726	169.2	12.25	4,784	6,672	170.1	12.24
Udmurt Republic	8,621	1,944	2,493	184.7	12.21	1,907	2,480	185.3	12.19
Chuvash Republic – Chuvashia	5,557	1,636	2,280	196.0	12.17	1,614	2,274	196.4	12.17
Perm Territory	16,905	2,480	3,513	184.0	12.32	2,467	3,507	184.0	12.32
Kirov Region	5,693	1,411	1,720	189.1	12.01	1,401	1,717	189.3	12.01
Nizhny Novgorod Region	22,280	2,687	4,064	177.4	12.57	2,665	4,053	177.7	12.56
Orenburg Region	9,985	1,725	2,334	192.2	12.16	1,677	2,314	193.7	12.15
Penza Region	5,706	918	1,291	185.5	12.05	908	1,288	185.9	12.03
Samara Region	18,306	3,026	4,202	177.8	12.35	3,012	4,133	180.6	12.33
Saratov Region	10,261	1,553	2,238	189.7	12.54	1,547	2,230	190.2	12.54
Ulyanovsk Region	6,175	1,476	1,775	175.8	12.20	1,469	1,772	176.0	12.19
URALS FEDERAL DISTRICT	91,206	12,690	20,946	187.4	12.51	12,529	20,849	187.9	12.50
Kurgan Region	4,067	621	816	197.9	12.56	617	814	198.3	12.55
Sverdlovsk Region	29,946	3,610	6,112	188.8	12.39	3,593	6,096	188.9	12.39
Tyumen Region	37,923	4,894	9,865	196.3	12.58	4,851	9,827	196.6	12.57
Khanty-Mansi Autonomous Area – Yugra	17,727	2,453	5,180	189.6	12.66	2,443	5,173	189.7	12.65
Yamal-Nenets Autonomous Area	6,936	741	1,777	196.4	12.70	731	1,765	196.7	12.69
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	13,260	1,700	2,909	208.4	12.37	1,677	2,890	209.1	12.35
Chelyabinsk Region	19,270	3,565	4,153	162.2	12.50	3,468	4,112	163.7	12.49
SIBERIAN FEDERAL DISTRICT	112,205	15,318	22,567	180.2	12.42	15,241	22,535	180.4	12.41
Altai Republic	881	63	109	177.0	12.44	62	109	177.2	12.44
Republic of Buryatia	5,268	470	723	170.9	12.40	464	720	171.4	12.39
Republic of Tuva	919	94	172	179.4	13.55	94	172	179.4	13.55
Republic of Khakassia	2,032	338	459	170.1	12.43	338	459	170.1	12.43
Altai Territory	11,036	1,774	2,267	179.8	12.41	1,763	2,261	180.1	12.40
Trans-Baikal Territory	5,726	564	941	179.1	12.58	561	940	179.2	12.57
Krasnoyarsk Territory	19,652	2,833	4,356	173.7	12.48	2,829	4,355	173.8	12.48

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Irkutsk Region	16,409	1,903	2,799	169.3	12.79	1,896	2,795	169.4	12.79
Kemerovo Region	14,671	2,004	2,602	169.9	12.38	1,983	2,594	170.3	12.37
Novosibirsk Region	18,262	2,845	4,561	197.8	12.14	2,836	4,556	197.9	12.14
Omsk Region	10,724	1,403	2,044	189.5	12.60	1,398	2,042	189.6	12.60
Tomsk Region	6,624	1,027	1,534	180.8	12.11	1,017	1,530	181.1	12.10
FAR-EASTERN FEDERAL DISTRICT	45,480	4,299	8,513	177.2	12.55	4,272	8,498	177.4	12.54
Republic of Sakha (Yakutia)	8,150	980	2,153	180.7	12.43	964	2,147	181.2	12.40
Kamchatka Territory	2,942	201	425	173.6	12.73	199	423	174.3	12.73
Primorye Territory	11,959	1,068	1,924	166.3	12.52	1,066	1,922	166.4	12.52
Khabarovsk Territory	9,619	913	1,740	181.8	12.70	913	1,740	181.8	12.70
Amur Region	5,714	528	906	181.0	12.16	524	904	181.2	12.15
Magadan Region	1,728	167	360	176.6	12.81	165	358	177.3	12.77
Sakhalin Region	4,198	325	787	182.0	12.86	324	787	182.2	12.86
Jewish Autonomous Region	794	91	148	189.2	12.18	91	148	189.2	12.18
Chukotka Autonomous Area	375	26	70	149.0	13.62	26	70	149.0	13.62
CRIMEA FEDERAL DISTRICT	1,603	71	167	168.5	12.35	71	167	168.5	12.35
Republic of Crimea	1,303	54	138	164.9	12.41	54	138	164.9	12.41
Sevastopol	300	17	29	185.6	12.13	17	29	185.6	12.13

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

	29.02.2016										
	volume of loans total, millions of rubles	housing loans					including				
		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, %	of which mortgage loans	weighted average interest rate, %
1	2	3	4	5	6	7	8	9	10		
THE RUSSIAN FEDERATION	14,310	11	223	70.4	7.01	6	175	85.4	6.87		
CENTRAL FEDERAL DISTRICT	9,816	8	182	84.3	6.94	6	175	85.4	6.87		
Belgorod Region	38	0	0	0.0	0.00	0	0	0.0	0.00		
Bryansk Region	10	0	0	0.0	0.00	0	0	0.0	0.00		
Vladimir Region	11	0	0	0.0	0.00	0	0	0.0	0.00		
Voronezh Region	48	0	0	0.0	0.00	0	0	0.0	0.00		
Ivanovo Region	80	0	0	0.0	0.00	0	0	0.0	0.00		
Kaluga Region	7	0	0	0.0	0.00	0	0	0.0	0.00		
Kostroma Region	3	0	0	0.0	0.00	0	0	0.0	0.00		
Kursk Region	43	0	0	0.0	0.00	0	0	0.0	0.00		
Lipetsk Region	7	0	0	0.0	0.00	0	0	0.0	0.00		
Moscow Region	534	2	12	59.9	9.40	1	5	60.0	10.00		
Orel Region	54	0	0	0.0	0.00	0	0	0.0	0.00		
Ryazan Region	36	0	0	0.0	0.00	0	0	0.0	0.00		
Smolensk Region	16	0	0	0.0	0.00	0	0	0.0	0.00		
Tambov Region	64	0	0	0.0	0.00	0	0	0.0	0.00		
Tver Region	32	0	0	0.0	0.00	0	0	0.0	0.00		
Tula Region	27	0	0	0.0	0.00	0	0	0.0	0.00		
Yaroslavl Region	7	0	0	0.0	0.00	0	0	0.0	0.00		
Moscow	8,801	6	170	86.1	6.81	5	170	86.2	6.81		

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	2,496	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Karelia	5	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	1	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	47	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	47	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	7	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	74	0	0	0.0	0.00	0	0	0.0	0.00
Leningrad Region	162	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	9	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	1	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	76	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	2,115	0	0	0.0	0.00	0	0	0.0	0.00
SOUTHERN FEDERAL DISTRICT	208	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Adygeya (Adygeya)	1	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	2	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	42	0	0	0.0	0.00	0	0	0.0	0.00
Astrakhan Region	35	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	72	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	56	0	0	0.0	0.00	0	0	0.0	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	66	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Dagestan	7	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Ingushetia	0	0	0	0.0	0.00	0	0	0.0	0.00
Kabardino-Balkar Republic	1	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	12	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	45	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	1,077	3	41	8.5	10.47	0	0	0.0	0.00
Republic of Bashkortostan	155	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	1	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	19	1	17	11.7	8.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	515	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	11	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia	12	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	42	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	2	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	39	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	51	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	16	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	154	2	24	6.3	13.60	0	0	0.0	0.00
Saratov Region	53	0	0	0.0	0.00	0	0	0.0	0.00
Ulyanovsk Region	5	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	201	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	7	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	31	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	98	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area – Yugra	15	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	1	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	82	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	64	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	225	0	0	0.0	0.00	0	0	0.0	0.00
Altai Republic	0	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Buryatia	3	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	3	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	12	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	2	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	40	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	19	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region	84	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	41	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	15	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	7	0	0	0.0	0.00	0	0	0.0	0.00
FAR-EASTERN FEDERAL DISTRICT	220	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Sakha (Yakutia)	8	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	13	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	153	0	0	0.0	0.00	0	0	0.0	0.00
Khabarovsk Territory	11	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	33	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	2	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	1	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	1	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				
	August 2	September 3	October 4	November 5	December 6
THE RUSSIAN FEDERATION	3,307.17	2,976.10	3,482.39	2,795.28	2,881.52
CENTRAL FEDERAL DISTRICT	1,787.65	1,707.01	1,976.11	1,650.02	1,556.11
Belgorod Region	2.99	2.46	3.15	2.36	3.09
Bryansk Region	2.56	1.62	1.44	1.02	1.31
Vladimir Region	19.85	14.05	16.96	13.37	18.10
Voronezh Region	26.44	18.86	22.54	18.65	27.76
Ivanovo Region	7.37	5.39	5.50	4.70	7.91
Kaluga Region	9.24	8.14	10.88	8.68	11.19
Kostroma Region	3.15	2.64	1.98	1.50	2.93
Kursk Region	2.49	1.67	2.42	1.60	2.32
Lipetsk Region	3.34	3.23	2.28	1.63	3.29
Moscow Region	40.62	30.15	33.50	24.48	31.55
Orel Region	4.28	3.64	4.69	4.76	3.80
Ryazan Region	21.02	17.21	21.68	17.53	20.56
Smolensk Region	3.83	3.20	3.31	2.23	3.03
Tambov Region	1.75	0.83	1.26	0.89	1.17
Tver Region	6.60	5.14	6.09	4.61	4.87
Tula Region	13.69	13.93	19.19	11.44	10.78
Yaroslavl Region	11.50	10.40	11.84	8.11	9.78
Moscow	1,606.95	1,564.46	1,807.40	1,522.49	1,392.68
NORTH-WESTERN FEDERAL DISTRICT	386.37	352.58	415.59	319.19	340.84
Republic of Karelia	2.50	1.69	2.05	1.35	1.72
Republic of Komi	3.15	1.99	2.22	1.79	2.40
Arkhangelsk Region	3.19	2.89	2.95	1.95	2.71
Nenets Autonomous Area	0.07	0.06	0.06	0.04	0.11
Arkhangelsk Region, excluding Nenets Autonomous Area	3.12	2.83	2.89	1.91	2.60
Vologda Region	9.30	6.70	8.87	6.66	8.06
Kaliningrad Region	17.58	17.82	21.47	15.32	15.79
Leningrad Region	92.89	83.40	76.64	59.57	65.46
Murmansk Region	4.66	4.11	5.83	3.89	4.33
Novgorod Region	2.06	1.32	1.90	1.20	1.58
Pskov Region	2.00	1.57	1.95	1.33	1.82
Saint Petersburg	249.05	231.08	291.71	226.12	236.97
SOUTHERN FEDERAL DISTRICT	188.17	156.88	186.60	132.70	153.55
Republic of Adygeya (Adygeya)	2.97	2.47	2.84	1.71	2.54
Republic of Kalmykia	0.45	0.32	0.22	0.22	0.31
Krasnodar Territory	93.35	77.38	88.82	63.27	68.46
Astrakhan Region	5.26	4.32	6.07	4.82	4.32
Volgograd Region	14.76	10.74	17.09	10.72	13.94
Rostov Region	71.39	61.65	71.57	51.96	63.98
NORTH CAUCASIAN FEDERAL DISTRICT	49.78	46.84	59.23	40.64	43.46
Republic of Dagestan	3.18	2.46	3.51	3.84	3.83
Republic of Ingushetia	0.84	1.49	1.19	0.42	1.01
Kabardino-Balkar Republic	4.19	4.80	3.53	3.11	3.22
Karachay-Cherkess Republic	4.16	4.44	4.53	2.41	2.08

Table 6.5.1 (end)
(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	6.48	5.34	8.84	4.98	6.07
Chechen Republic	0.80	1.02	1.66	1.05	1.32
Stavropol Territory	30.13	27.29	35.97	24.84	25.92
VOLGA FEDERAL DISTRICT	284.27	226.31	262.85	200.61	259.84
Republic of Bashkortostan	29.49	20.18	22.00	17.06	24.09
Mari El Republic	1.24	0.70	0.89	0.53	1.19
Republic of Mordovia	1.83	1.13	1.08	0.83	1.36
Republic of Tatarstan (Tatarstan)	51.49	40.70	45.86	39.16	53.99
Udmurt Republic	9.89	7.95	11.57	7.45	12.77
Chuvash Republic – Chuvashia	6.60	8.48	11.35	7.94	5.49
Perm Territory	16.05	13.56	14.55	11.01	14.01
Kirov Region	7.40	5.15	6.40	4.63	6.21
Nizhny Novgorod Region	37.34	28.44	33.31	24.25	29.53
Orenburg Region	8.48	6.35	7.74	6.09	7.24
Penza Region	3.55	2.56	2.40	2.44	4.03
Samara Region	58.89	49.09	57.96	43.66	55.73
Saratov Region	20.59	17.43	17.40	13.29	17.22
Ulyanovsk Region	31.44	24.58	30.33	22.27	27.01
URALS FEDERAL DISTRICT	190.20	144.88	174.58	133.42	166.14
Kurgan Region	2.03	1.43	1.68	1.25	1.94
Sverdlovsk Region	102.23	79.70	101.01	78.49	88.06
Tyumen Region	40.61	25.21	30.24	20.75	35.65
Khanty-Mansi Autonomous Area – Yugra	17.64	13.24	16.15	12.06	16.05
Yamal-Nenets Autonomous Area	2.72	2.67	3.14	2.30	3.49
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	20.26	9.30	10.95	6.39	16.12
Chelyabinsk Region	45.33	38.53	41.65	32.93	40.49
SIBERIAN FEDERAL DISTRICT	204.68	167.52	203.09	164.91	190.08
Altai Republic	0.38	0.16	0.16	0.19	0.42
Republic of Buryatia	24.28	21.07	27.56	24.40	29.99
Republic of Tuva	0.13	0.12	0.11	0.05	0.14
Republic of Khakassia	2.51	1.65	1.96	1.39	0.94
Altai Territory	7.17	4.48	4.89	3.94	5.48
Trans-Baikal Territory	1.23	0.89	0.88	0.61	1.48
Krasnoyarsk Territory	32.76	32.33	42.55	33.05	38.68
Irkutsk Region	10.62	9.82	9.66	6.91	8.64
Kemerovo Region	7.21	5.06	5.97	5.29	5.52
Novosibirsk Region	92.02	72.92	88.67	72.95	80.52
Omsk Region	19.19	14.03	13.57	10.50	11.88
Tomsk Region	7.18	4.98	7.11	5.65	6.39
FAR-EASTERN FEDERAL DISTRICT	143.63	136.08	167.25	135.80	152.72
Republic of Sakha (Yakutia)	2.76	2.07	2.50	1.59	3.50
Kamchatka Territory	4.07	2.54	3.83	2.46	4.45
Primorye Territory	71.76	69.98	81.74	67.29	68.86
Khabarovsk Territory	22.60	20.51	29.07	21.67	25.45
Amur Region	32.84	33.07	40.32	35.49	38.85
Magadan Region	1.29	1.29	2.16	1.47	2.34
Sakhalin Region	8.18	6.49	7.44	5.75	9.15
Jewish Autonomous Region	0.05	0.04	0.04	0.04	0.06
Chukotka Autonomous Area	0.10	0.09	0.13	0.05	0.07
CRIMEA FEDERAL DISTRICT	71.97	40.19	37.51	15.25	16.98
Republic of Crimea	50.92	29.07	27.44	11.17	12.79
Sevastopol	21.05	11.12	10.06	4.08	4.19

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				
	August	September	October	November	December
2	3	4	5	6	
THE RUSSIAN FEDERATION	2,371.88	1,682.27	1,582.56	1,414.67	2,265.50
CENTRAL FEDERAL DISTRICT	1,051.25	839.12	792.41	712.39	1,083.72
Belgorod Region	4.10	2.69	2.22	1.67	2.53
Bryansk Region	3.21	1.96	1.70	1.21	1.68
Vladimir Region	20.07	14.27	13.24	12.03	18.83
Voronezh Region	25.69	14.78	12.25	10.35	19.79
Ivanovo Region	4.43	3.30	2.85	2.93	4.43
Kaluga Region	10.45	9.17	9.46	8.73	13.86
Kostroma Region	2.99	1.78	1.43	1.36	2.59
Kursk Region	2.76	1.93	1.37	1.13	1.66
Lipetsk Region	3.22	2.51	1.65	1.86	2.90
Moscow Region	35.57	25.36	24.02	23.27	28.65
Orel Region	4.57	2.93	2.39	2.61	2.91
Ryazan Region	16.31	10.85	10.52	10.39	17.53
Smolensk Region	4.94	2.96	2.66	2.32	2.98
Tambov Region	1.66	1.21	0.62	0.54	0.95
Tver Region	4.55	2.72	2.95	2.47	4.19
Tula Region	12.24	5.54	4.94	4.53	7.37
Yaroslavl Region	9.18	6.83	6.48	5.65	9.12
Moscow	885.30	728.34	691.68	619.34	941.77
NORTH-WESTERN FEDERAL DISTRICT	391.45	273.55	250.19	219.43	353.17
Republic of Karelia	4.21	2.09	1.99	1.67	2.40
Republic of Komi	2.14	1.15	1.27	1.00	1.88
Arkhangelsk Region	4.17	1.93	2.89	2.71	3.75
Nenets Autonomous Area	0.01	0.02	0.01	0.01	0.02
Arkhangelsk Region, excluding Nenets Autonomous Area	4.16	1.91	2.87	2.70	3.73
Vologda Region	9.83	3.97	5.17	4.96	8.49
Kaliningrad Region	39.97	25.51	27.65	24.01	40.84
Leningrad Region	68.72	64.62	56.27	48.04	55.82
Murmansk Region	4.48	2.81	2.96	2.24	3.52
Novgorod Region	2.12	1.35	1.21	0.98	1.78
Pskov Region	4.49	2.79	2.93	2.07	2.95
Saint Petersburg	251.31	167.34	147.85	131.74	231.74
SOUTHERN FEDERAL DISTRICT	179.54	131.11	113.66	107.35	176.44
Republic of Adygeya (Adygeya)	3.40	2.47	2.84	2.14	3.08
Republic of Kalmykia	0.48	0.26	0.24	0.18	0.38
Krasnodar Territory	92.49	78.48	61.46	60.82	99.86
Astrakhan Region	6.99	4.20	2.17	1.65	2.67
Volgograd Region	15.39	8.10	8.62	6.98	13.29
Rostov Region	60.80	37.60	38.33	35.58	57.17
NORTH CAUCASIAN FEDERAL DISTRICT	29.33	16.08	15.90	14.02	22.18
Republic of Dagestan	2.14	1.01	1.08	0.85	1.24
Republic of Ingushetia	0.80	0.07	0.03	0.05	0.85
Kabardino-Balkar Republic	2.63	1.15	1.01	0.74	1.52
Karachay-Cherkess Republic	4.07	3.20	2.88	1.41	1.16

Table 6.5.2 (end)
(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	1.89	1.01	2.27	1.61	2.35
Chechen Republic	0.09	0.07	0.05	0.04	0.04
Stavropol Territory	17.70	9.57	8.58	9.31	15.02
VOLGA FEDERAL DISTRICT	235.32	142.29	135.13	119.63	210.85
Republic of Bashkortostan	24.44	14.81	12.79	11.67	22.52
Mari El Republic	1.27	0.90	0.85	0.88	1.33
Republic of Mordovia	1.57	0.82	0.77	0.72	1.08
Republic of Tatarstan (Tatarstan)	33.36	21.18	22.34	18.91	28.42
Udmurt Republic	7.67	3.88	4.31	4.10	9.82
Chuvash Republic – Chuvashia	4.80	3.43	3.05	2.33	5.63
Perm Territory	13.62	6.93	7.25	6.99	10.74
Kirov Region	5.86	3.65	3.57	3.50	4.06
Nizhny Novgorod Region	25.78	16.69	15.43	13.56	21.63
Orenburg Region	15.74	5.93	4.61	4.51	8.18
Penza Region	3.29	2.07	1.75	1.47	2.96
Samara Region	50.43	31.77	31.68	25.96	51.84
Saratov Region	18.98	13.41	11.56	10.38	15.08
Ulyanovsk Region	28.51	16.83	15.18	14.65	27.57
URALS FEDERAL DISTRICT	143.24	78.70	71.54	62.04	110.23
Kurgan Region	1.84	1.54	1.00	0.92	1.55
Sverdlovsk Region	63.65	38.79	35.51	33.62	60.03
Tyumen Region	26.07	12.89	13.75	10.03	16.79
Khanty-Mansi Autonomous Area – Yugra	9.29	5.13	6.36	4.75	6.75
Yamal-Nenets Autonomous Area	1.59	0.98	0.92	0.83	1.12
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	15.19	6.79	6.47	4.46	8.91
Chelyabinsk Region	51.69	25.48	21.29	17.47	31.86
SIBERIAN FEDERAL DISTRICT	176.86	98.09	90.10	76.53	136.73
Altai Republic	0.41	0.24	0.25	0.16	0.31
Republic of Buryatia	19.40	8.67	9.06	8.68	18.28
Republic of Tuva	0.12	0.04	0.04	0.04	0.07
Republic of Khakassia	1.78	0.70	0.92	0.76	0.67
Altai Territory	8.36	3.50	3.12	2.57	4.89
Trans-Baikal Territory	1.25	0.55	0.45	0.35	0.61
Krasnoyarsk Territory	22.06	14.75	14.85	13.21	27.01
Irkutsk Region	6.49	5.39	4.27	3.48	4.56
Kemerovo Region	5.84	2.87	2.93	2.88	4.23
Novosibirsk Region	84.41	47.42	41.57	35.30	60.24
Omsk Region	21.98	11.32	9.93	6.72	11.88
Tomsk Region	4.77	2.64	2.74	2.37	3.97
FAR-EASTERN FEDERAL DISTRICT	117.03	77.30	82.72	73.78	116.07
Republic of Sakha (Yakutia)	1.59	0.92	0.69	0.77	2.05
Kamchatka Territory	2.76	1.45	1.35	1.97	1.79
Primorye Territory	67.31	47.03	53.14	46.08	66.97
Khabarovsk Territory	18.34	13.28	14.54	12.30	24.47
Amur Region	18.75	10.27	8.10	7.38	12.89
Magadan Region	0.81	0.33	0.30	0.46	0.58
Sakhalin Region	7.31	3.94	4.55	4.78	7.24
Jewish Autonomous Region	0.13	0.08	0.04	0.04	0.07
Chukotka Autonomous Area	0.04	0.01	0.02	0.01	0.01
CRIMEA FEDERAL DISTRICT	47.38	29.74	31.63	29.5	55.81
Republic of Crimea	37.60	22.49	22.10	19.19	33.28
Sevastopol	9.78	7.26	9.52	10.31	22.53

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
THE RUSSIAN FEDERATION	769,075.1	364,473.6	1,023,819.3	509,217.5
CENTRAL FEDERAL DISTRICT	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
NORTH-WESTERN FEDERAL DISTRICT	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
SOUTHERN FEDERAL DISTRICT	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
NORTH CAUCASIAN FEDERAL DISTRICT	8,761.2	4,564.5	12,520.7	6,413.6
Republic of Dagestan	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
VOLGA FEDERAL DISTRICT	89,960.4	45,723.0	120,386.9	62,552.4
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
URALS FEDERAL DISTRICT	47,388.6	24,711.7	63,357.1	33,496.8
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
SIBERIAN FEDERAL DISTRICT	46,171.6	21,834.5	61,166.0	29,072.3
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
FAR-EASTERN FEDERAL DISTRICT	16,763.7	6,813.9	23,269.4	9,292.9
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
CRIMEA FEDERAL DISTRICT	395.5	37.3	576.1	83.2
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

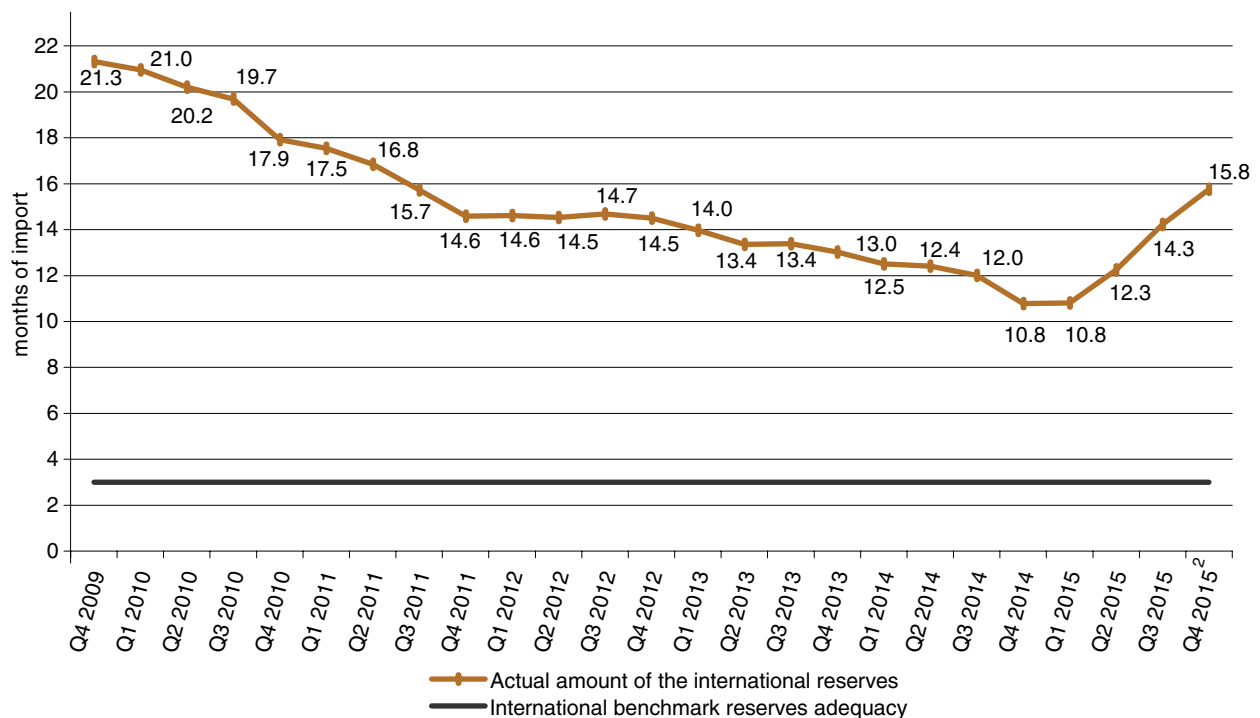
	Q3 2015						
	number of participants, persons	pension reserves – total, millions of rubles	number of insured participants, persons	pension savings (market value), millions of rubles	payouts of pension benefits under non-governmental pension provision, millions of rubles	pension contributions – total, millions of rubles	number of participants receiving pensions, persons
	1	2	3	4	5	6	7
THE RUSSIAN FEDERATION	6,129,153	982,209.7	26,709,473	1,674,799.7	37,083.0	66,569.9	1,593,382
CENTRAL FEDERAL DISTRICT	4,869,818	916,457.9	22,133,530	1,456,368.9	32,179.2	60,119.5	1,218,143
Belgorod Region	–	–	–	–	–	–	–
Bryansk Region	–	–	–	–	–	–	–
Vladimir Region	–	–	–	–	–	–	–
Voronezh Region	–	–	–	–	–	–	–
Ivanovo Region	–	–	–	–	–	–	–
Kaluga Region	–	–	–	–	–	–	–
Kostroma Region	–	–	–	–	–	–	–
Kursk Region	–	–	–	–	–	–	–
Lipetsk Region	31,648	2,789.4	112,534	6,751.0	107.0	227.4	4,368
Moscow Region	20,287	366.1	8,543	767.7	5.0	2.5	197
Orel Region	–	–	–	–	–	–	–
Ryazan Region	–	–	–	–	–	–	–
Smolensk Region	–	–	–	–	–	–	–
Tambov Region	–	–	–	–	–	–	–
Tver Region	6	3.1	–	–	4.0	1.9	4
Tula Region	–	–	–	–	–	–	–
Yaroslavl Region	–	–	–	–	–	–	–
Moscow	4,817,877	913,299.3	22,012,453	1,448,850.2	32,063.3	59,887.7	1,213,574
NORTH-WESTERN FEDERAL DISTRICT	243,130	6,885.7	3,478,191	153,724.4	388.7	157.3	35,322
Republic of Karelia	–	–	–	–	–	–	–
Republic of Komi	–	–	–	–	–	–	–
Arkhangelsk Region	–	–	–	–	–	–	–
Nenets Autonomous Area	–	–	–	–	–	–	–
Arkhangelsk Region, excluding Nenets Autonomous Area	–	–	–	–	–	–	–
Vologda Region	142,741	4,277.7	1,360,692	61,500.9	231.5	63.1	25,355
Kaliningrad Region	–	–	–	–	–	–	–

Table 6.6.2 (cont.)

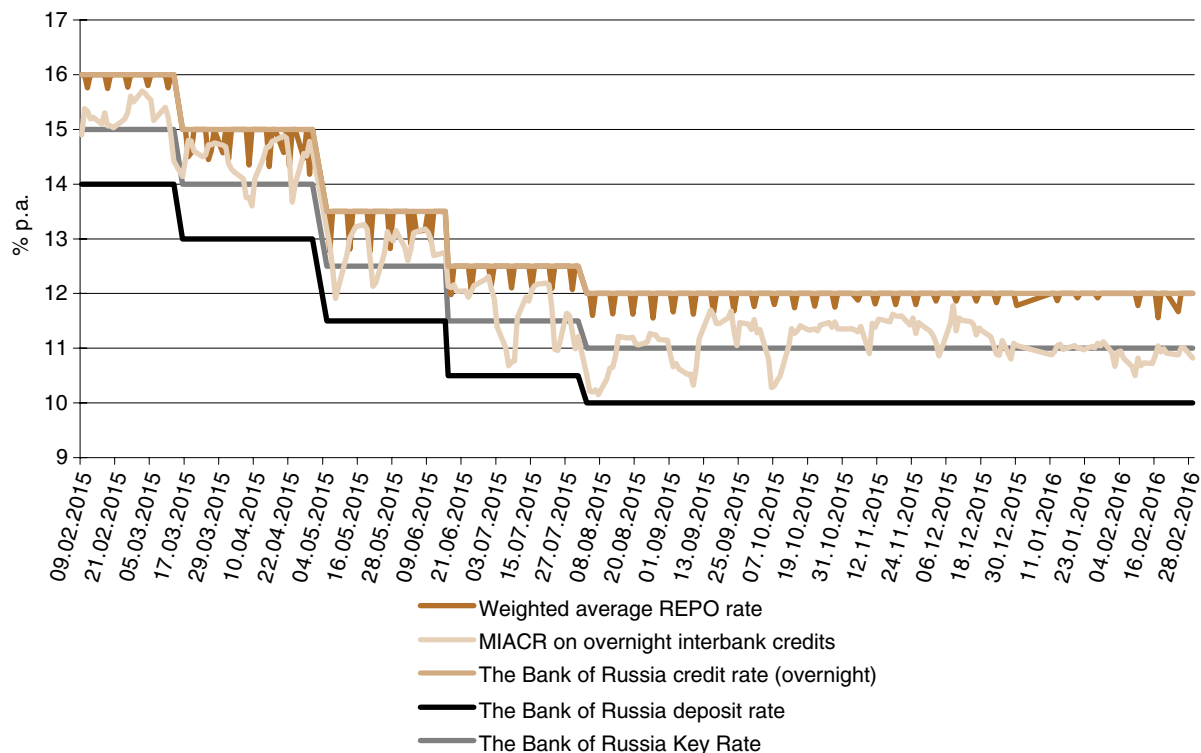
	1	2	3	4	5	6	7
Leningrad Region	-	-	-	-	-	-	-
Murmansk Region	-	-	-	-	-	-	-
Novgorod Region	-	-	-	-	-	-	-
Pskov Region	-	-	-	-	-	-	-
Saint Petersburg	100,389	2,608.0	2,117,499	92,223.5	157.2	94.2	9,967
SOUTHERN FEDERAL DISTRICT	91,336	1,706.4	258,231	13,283.2	108.1	164.9	7,960
Republic of Adygeya (Adygeya)	-	-	-	-	-	-	-
Republic of Kalmykia	-	-	-	-	-	-	-
Krasnodar Territory	25,561	6.7	243,953	12,470.4	0.0	0.0	2
Astrakhan Region	-	-	-	-	-	-	-
Volgograd Region	2,515	227.2	964	65.7	36.7	17.4	1,539
Rostov Region	63,260	1,472.5	13,314	747.1	71.4	147.4	6,419
NORTH CAUCASIAN FEDERAL DISTRICT	-	-	-	-	-	-	-
Republic of Dagestan	-	-	-	-	-	-	-
Republic of Ingushetia	-	-	-	-	-	-	-
Kabardino-Balkar Republic	-	-	-	-	-	-	-
Karachay-Cherkess Republic	-	-	-	-	-	-	-
Republic of North Ossetia – Alania	-	-	-	-	-	-	-
Chechen Republic	-	-	-	-	-	-	-
Stavropol Territory	-	-	-	-	-	-	-
VOLGA FEDERAL DISTRICT	366,274	11,638.3	295,592	14,285.8	772.6	1,199.4	82,433
Republic of Bashkortostan	23,851	5.6	7,826	475.2	0.6	0.1	97
Mari El Republic	-	-	-	-	-	-	-
Republic of Mordovia	-	-	-	-	-	-	-
Republic of Tatarstan (Tatarstan)	107,906	4,224.8	89,813	4,431.8	236.6	533.4	27,818
Udmurt Republic	4,292	123.9	2,179	141.8	12.8	5.1	1,093
Chuvash Republic – Chuvashia	-	-	-	-	-	-	-
Perm Territory	78,932	2,684.5	97,255	4,919.9	201.8	212.7	30,248
Kirov Region	-	-	-	-	-	-	-
Nizhny Novgorod Region	28,404	2,879.9	2,832	242.7	120.6	315.4	8,197
Orenburg Region	21,577	239.7	88,890	3,723.9	26.4	22.4	639
Penza Region	-	-	-	-	-	-	-
Samara Region	86,147	1,393.0	2,864	201.2	172.7	108.5	13,957
Saratov Region	-	-	-	-	-	-	-
Ulyanovsk Region	15,165	87.0	3,933	149.3	1.2	1.8	384

7. CHARTS AND DIAGRAMS

7.1. International Reserves Adequacy (international reserves in months of import)¹



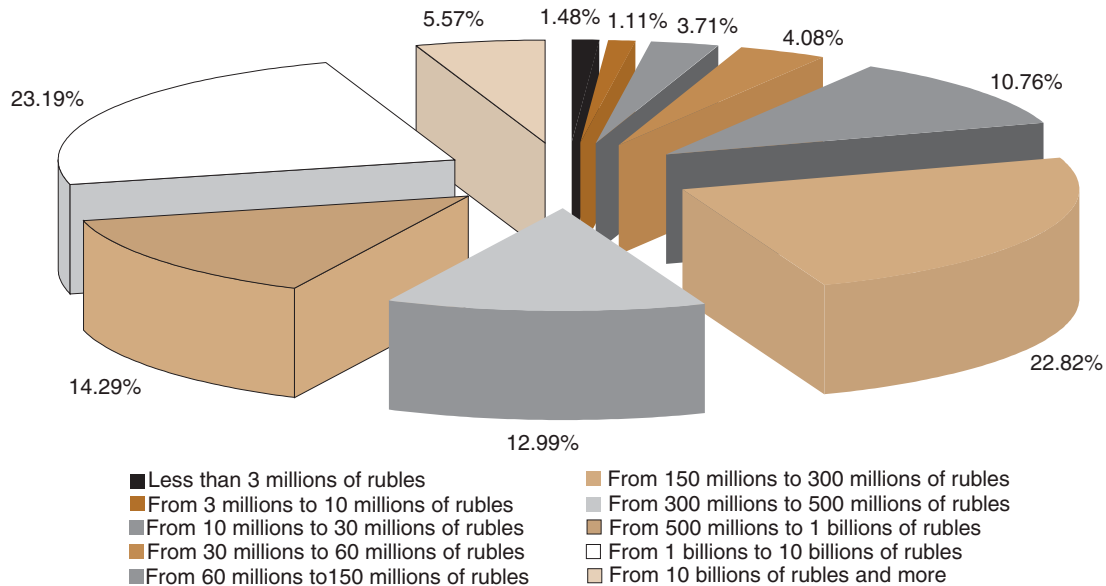
7.2. Interest Rates Dynamics in February, 2015 — February, 2016



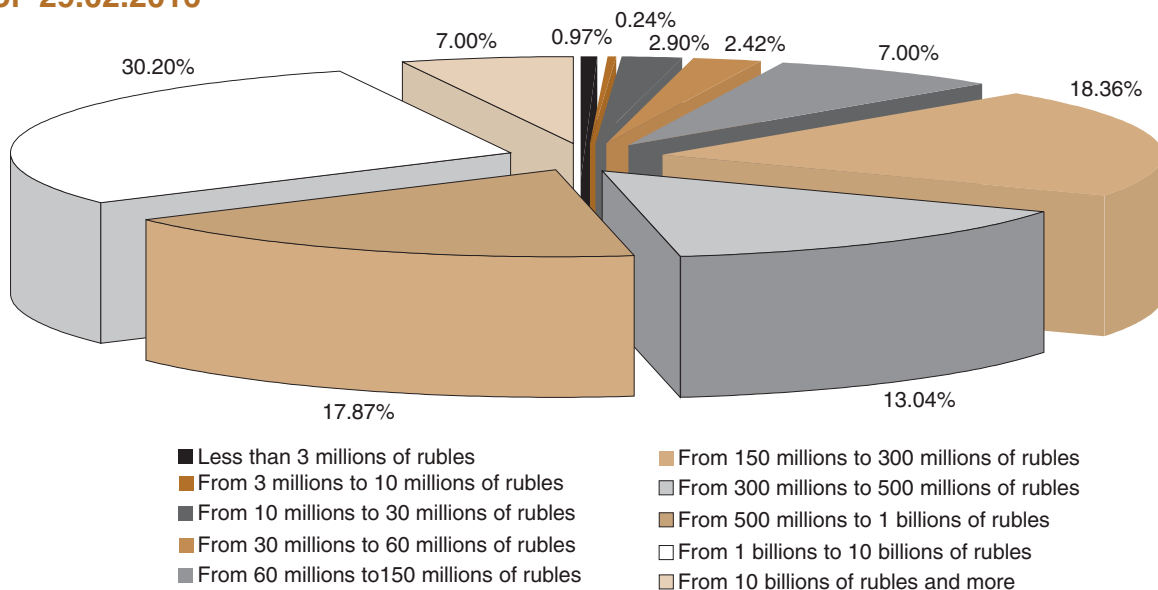
¹ See also the methodological comments to the table 1.11 "International Reserves of the Russian Federation".

² Estimated value.

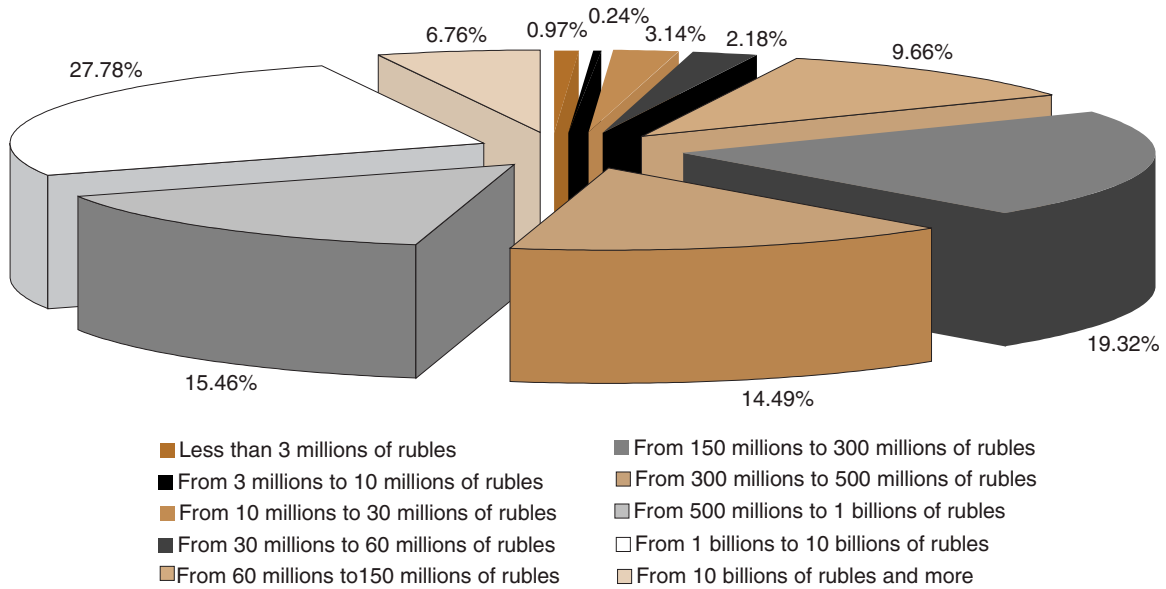
7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 404-P, on 09.08.2013, Grouped by Size of Registered Authorized Capital as of 29.02.2016



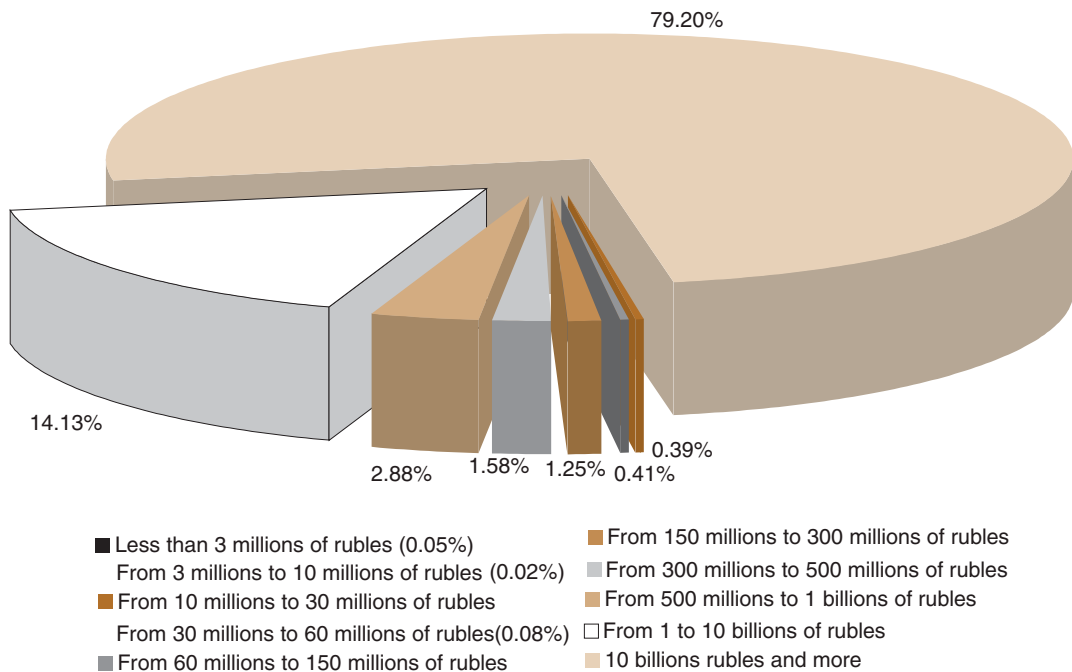
7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 04.08.2003, Grouped by Size of Registered Authorized Capital as of 29.02.2016



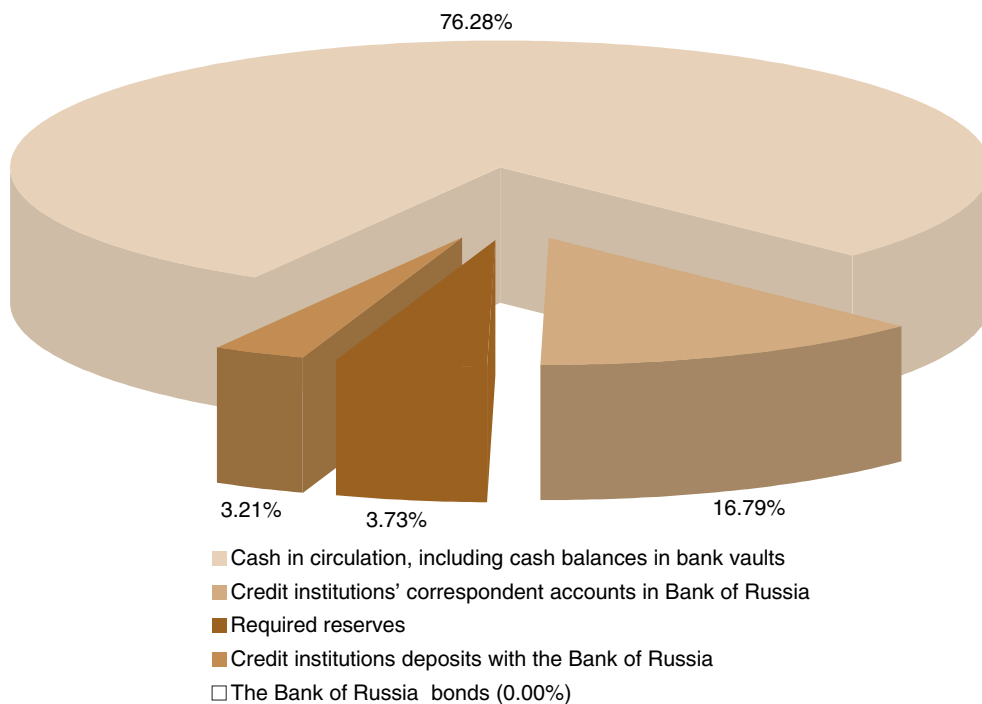
7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 29.02.2016



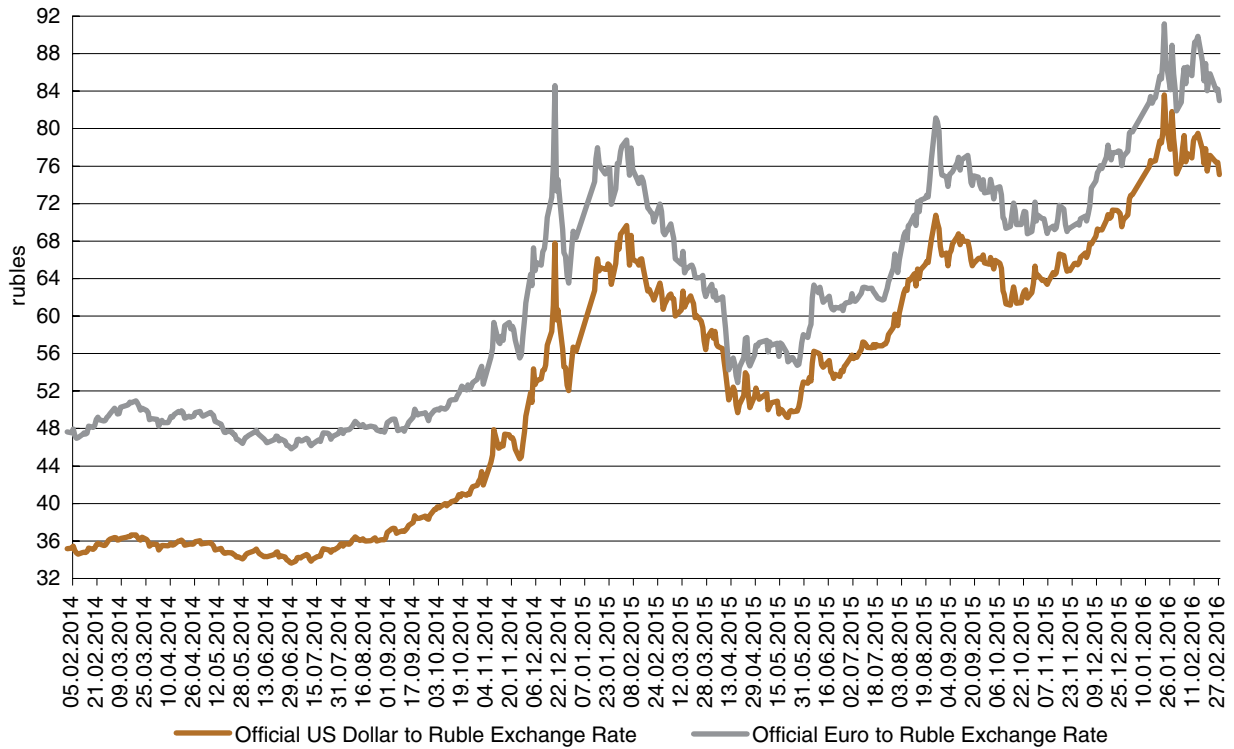
7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from March 10 to April 06, 2016 (Credit Institutions Grouped by Size of Registered Authorized Capital)



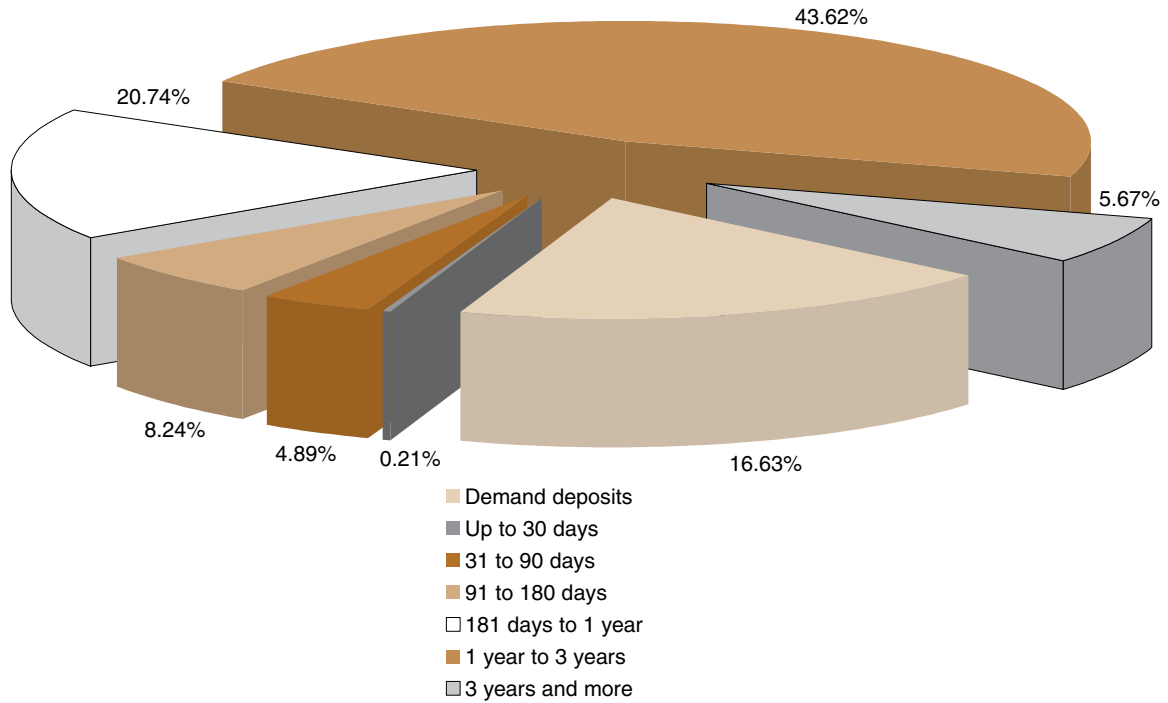
7.7. Structure of Broad Monetary Base as of 29.02.2016



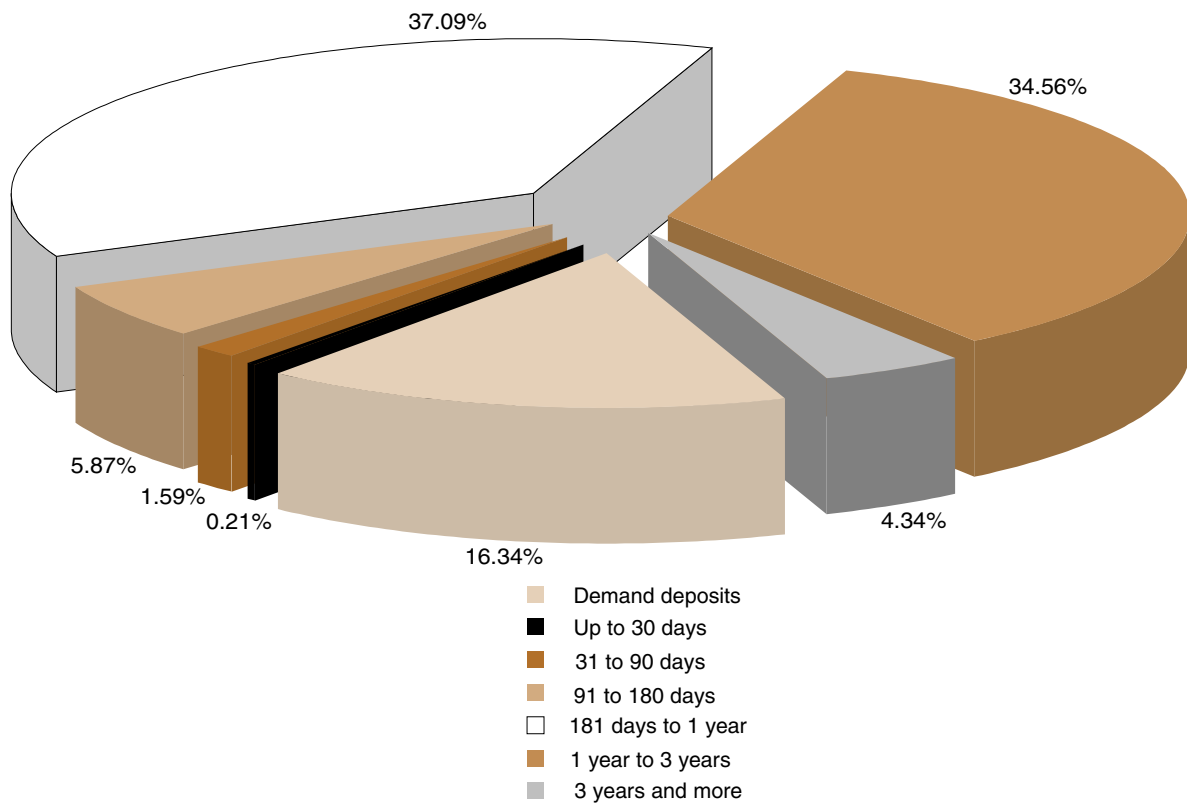
7.8. Ruble Exchange Rate Dynamics in February, 2014 — February, 2016



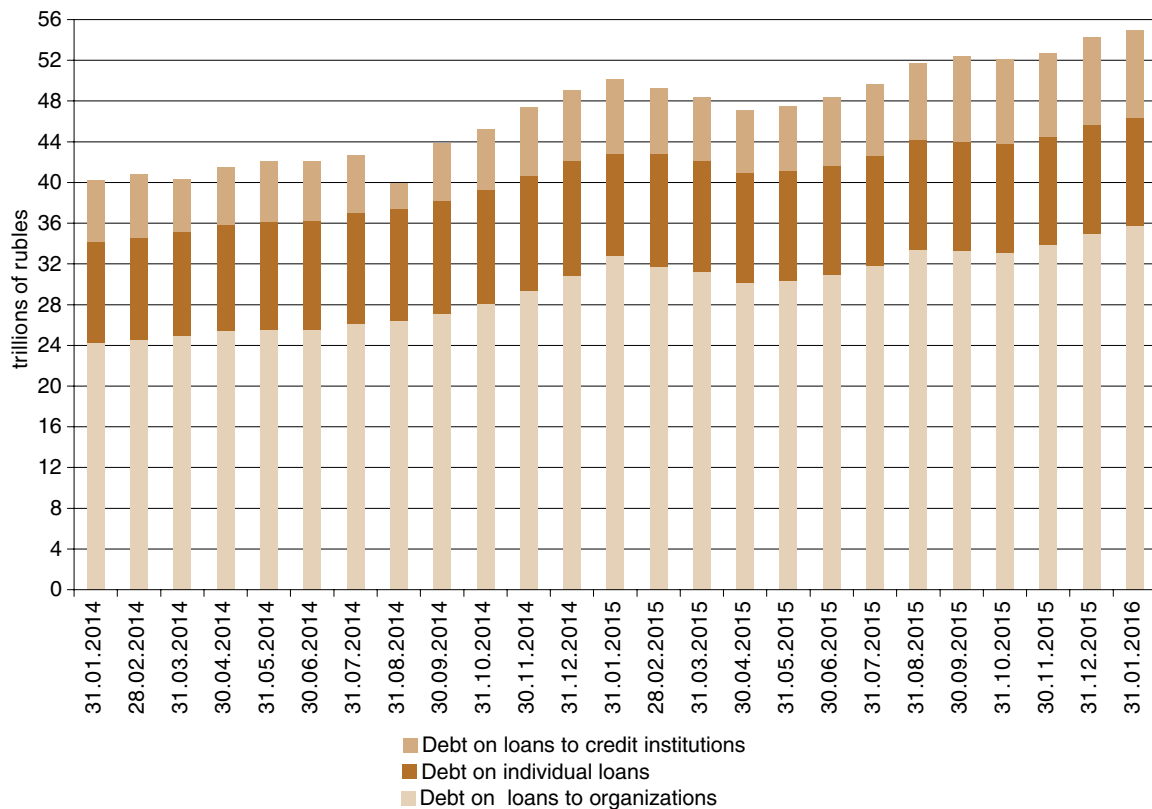
7.9. Structure of Individual Deposits Denominated in Rubles as of 31.01.2015



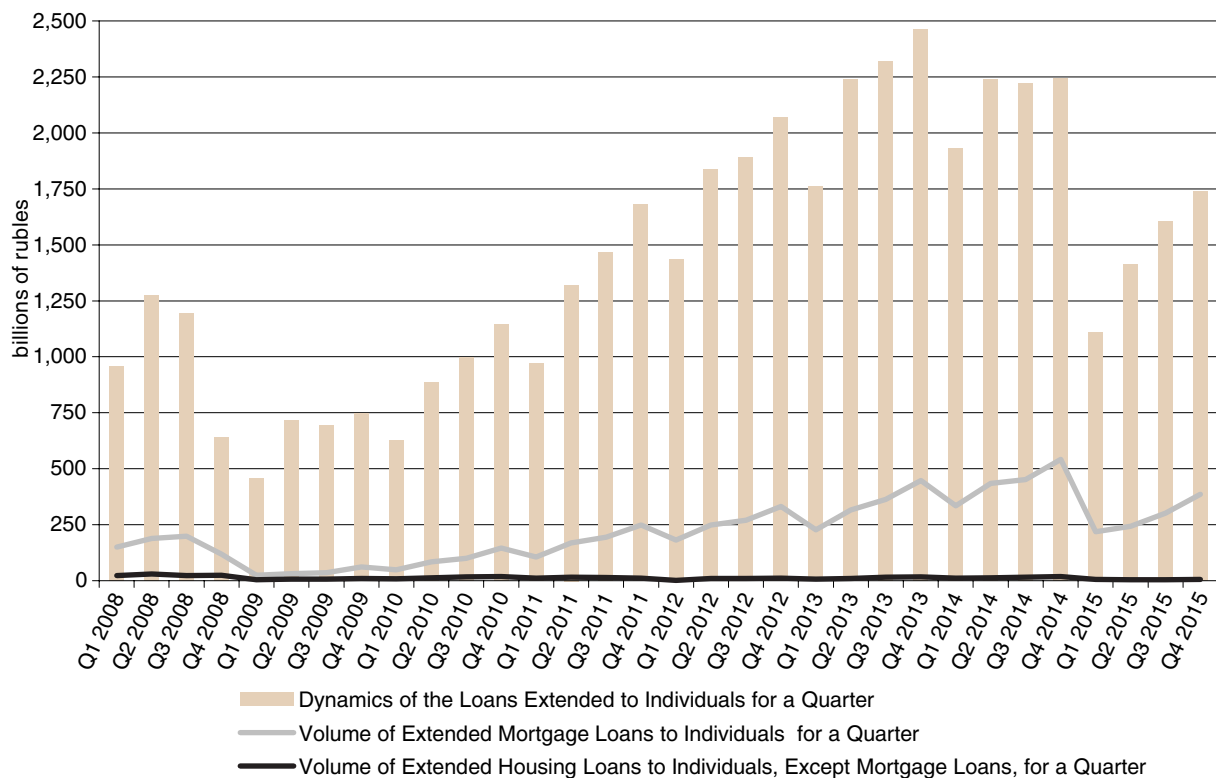
as of 31.01.2016



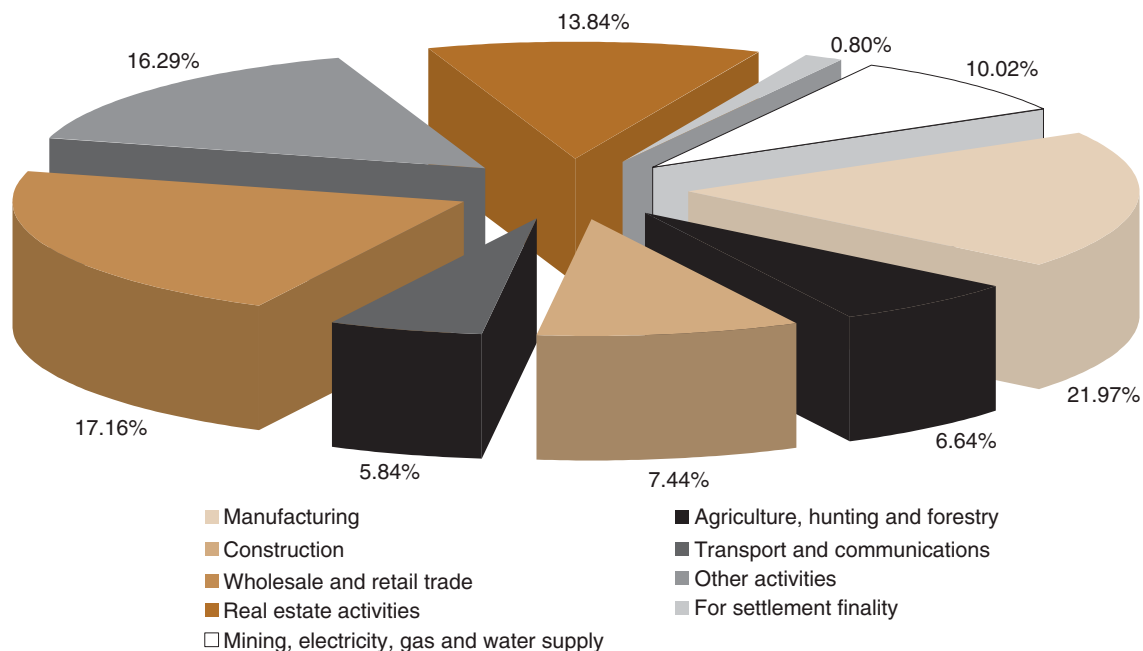
7.10. Dynamics of Debt on Loans Extended



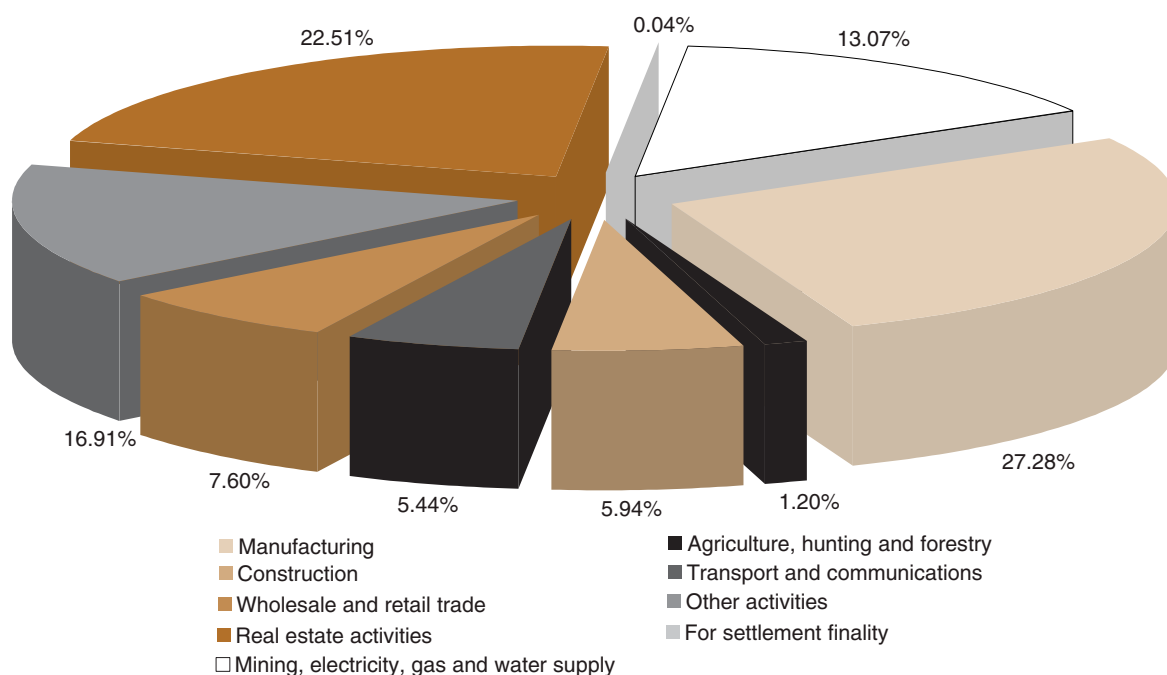
7.11. Loans Extended by the Credit Institutions to Individuals – Residents, for a Quarter (Including by some Purpose Loans)



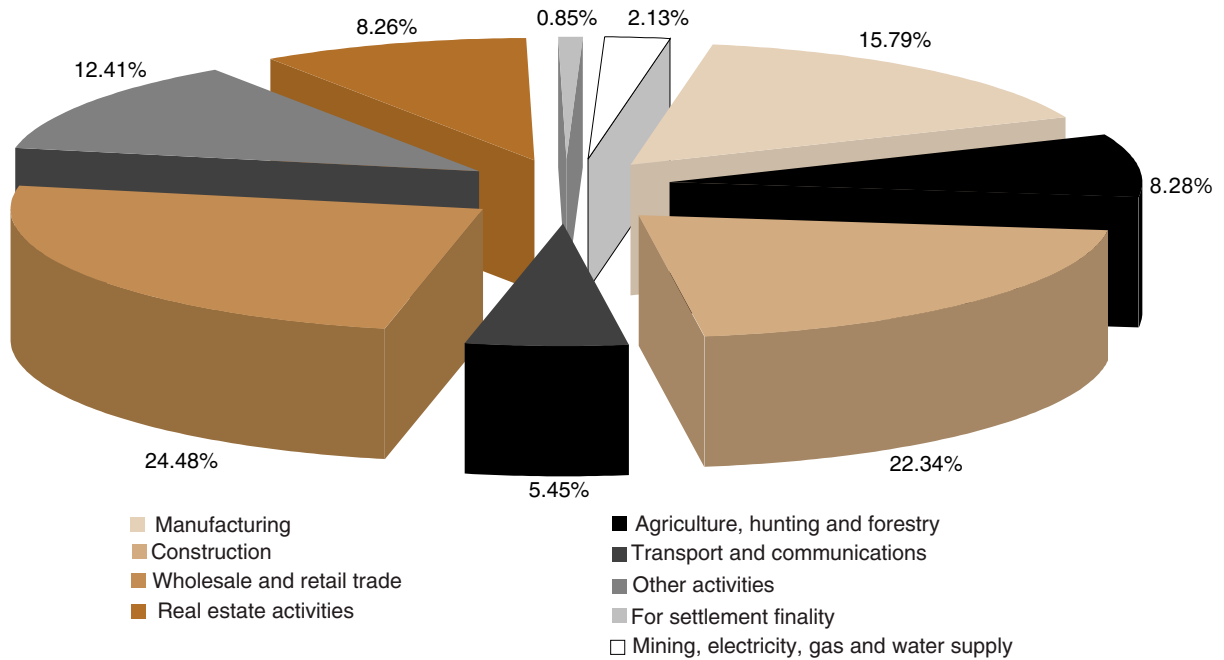
7.12. Structure of Ruble-Denominated Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 29.02.2016



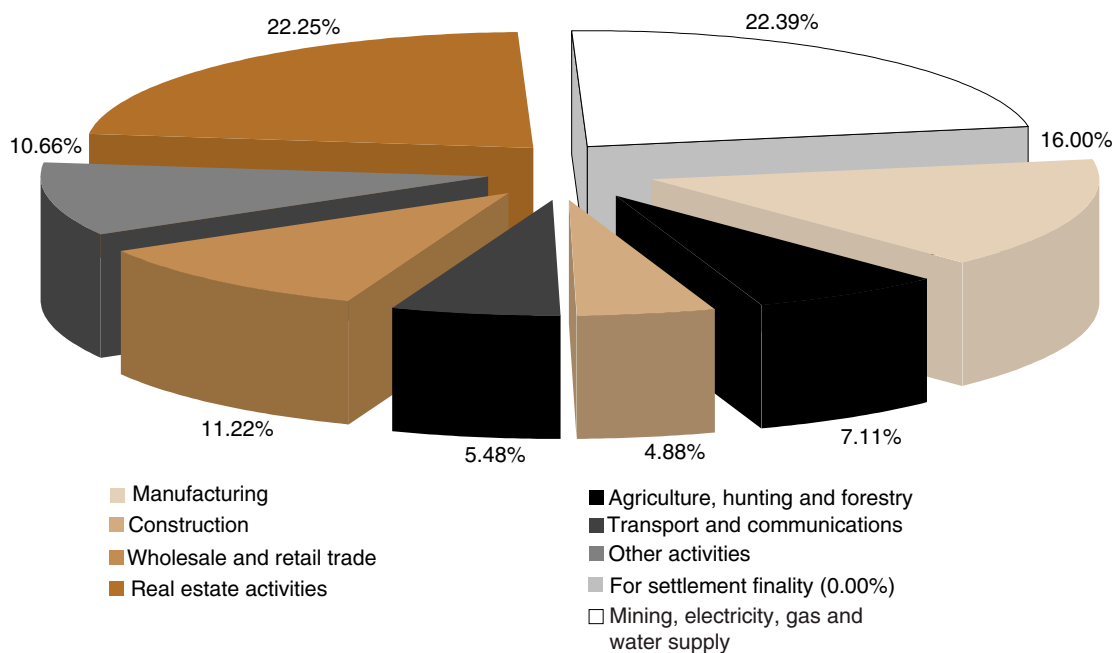
7.13. Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 29.02.2016



7.14. Structure of Ruble-Denominated Overdue Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 29.02.2016



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 29.02.2016



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 nonresidents¹ within a reporting period.

Table "Balance of Payments of the Russian Federation" is compiled and published by the Bank of Russia quarterly.

Balance of payments data are among major instruments used for elaborating the monetary policy of the state.

Balance of payments is compiled by the Bank of Russia based on (i) the Federal Law No. 86FZ "On the Central Bank of the Russian Federation (Bank of Russia)" dated July 10, 2002 (as amended), (ii) the Federal Law No. 282FZ "On Official Statistical Accounting and State Statistics System in the Russian Federation" dated November 29, 2007 (as amended), and (iii) the Russian Federal Government Order No. 849 dated July 18, 1994. The methodological basis for the balance of payments is set out in the sixth edition of the International Monetary Fund's *Balance of Payments and International Investment Position Manual (BPM6)*.

Sources of information are comprised of reports on foreign economic transactions of Russian residents which are routinely received by the Bank of Russia from Russia's Ministry of Finance (Minfin of Russia), Federal Customs Service (FCS of Russia), Federal State Statistics Service (Rosstat), Federal Treasury, Federal Migration Service (FMS of Russia), Emergencies Ministry (MES of Russia), Frontier Service of the Federal Security Service, Ministry of Energy, Ministry of Transport, credit institutions, nonbanking financial corporations, non-financial corporations; partner country statistics, as well as the Bank of Russia's own data and estimation system.

A detailed list of reporting forms used to compile the balance of payments and other information of reference are available on the Bank of Russia's official website under directory *Statistics. Macroeconomic Financial Statistics. External Sector Statistics*.

Table "Balance of Payments of the Russian Federation" is one of the analytical presentations of the balance of payments data. In contrast to the standard components, which has the structure that meets international standards, analytical presentation makes it possible to encompass the economy's specifics and to group data in a way revealing the most significant analytical indicators. For example, in the Current Account total amounts receivable from nonresidents/ payable to nonresidents under current transactions have been compiled, whilst in the Financial Account total volumes of net incurrence of liabilities and net acquisition of financial assets by residents are identified.

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

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

Individual Indicators Highlights

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

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

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

Exports and imports of goods are presented at f.o.b. values (the f.o.b. is a term of delivery which implies that the value of the goods includes its cost as well as expenses on insurance, delivery and loading on board the carrier at the border of an exporting country).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

4. Net errors and omissions item is the statistical discrepancy which is derived residually as net lending/ net borrowing of the financial account minus the corresponding item from the current and capital accounts.

5. International reserves (Reserve assets) represent highly liquid foreign assets that are at the disposal of the Bank of Russia and the Government of the Russian Federation.

Comprehensive description of international reserves is provided in the methodological comments to Table 1.11.

Table 1.2
Direct Investment of the Russian Federation (Based on the Balance of Payments, Flows Data)

Direct investment is a category of cross-border investment associated with a resident in one economy having control or a significant degree of influence on the management of an enterprise that is resident in another economy. Control or influence may be achieved directly by owning equity that gives voting power in the enterprise, or indirectly through having voting power in another enterprise that has voting power in the enterprise. To ensure international comparability, in practice, for identification of direct investment relationships the following quantitative criterion is used: ownership of 10 per cent or more of the voting power in the direct investment enterprise.

Starting with 2012 the Russian Federation's direct investment data are compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International

Investment Position Manual (BPM6) and the 4th edition of OECD's Benchmark Definition of Foreign Direct Investment (BMD4).

General Provisions

The table «Direct Investment of the Russian Federation» contains data on direct investment inflows in the Russian Federation and direct investment outflows abroad broken down by sectors and instruments. Data on direct investment are compiled as components of the Financial Account, and they include reverse investment flows and intercompany relations, and are compiled according to the asset/liability principle. The data are published quarterly in millions of U.S. dollars.

Equity includes shares, stocks and other investment of foreign direct investors in equity of Russian enterprises as well as Russian direct investors in equity of foreign enterprises including financial aid without *quid pro quo*.

Reinvested earnings are earnings of direct investment enterprises not distributed as dividends or profit.

Debt instruments are instruments that are used between investors and direct investor enterprises including loans, debt securities and trade credits.

Sources of information are comprised of reports on foreign economic transactions performed by Russian residents. These reports are regularly obtained by the Bank of Russia from credit institutions, non-banking custodians, other financial institutions, non-financial organizations, Russia's Ministry of Energy, as well as partner countries' data and experts' estimates.

Direct investment data are posted on the Bank of Russia's official website.

Individual Indicators Highlights

Russian Federation's direct investment abroad covers resident direct investors' claims on their direct investment enterprises, resident direct investment enterprises' claims on direct investors, and resident enterprises' claims on non-resident fellow enterprises.

General government direct investment includes transactions to acquire equity and shares of non-resident enterprises by the federal and local government.

Direct investment of banks and direct investment of other sectors include transactions connected with increases/decreases in foreign assets in the form of equity, reinvestment of earnings, and debt instruments.

Direct Investment in the Russian Federation covers liabilities of resident direct investment enterprises to their direct investors, those of resident direct investors to direct investment enterprises, and liabilities of resident enterprises to non-resident fellow enterprises.

Direct investment of banks and direct investment of other sectors include transactions connected with increases/decreases in foreign liabilities in the form of equity, reinvestment of earnings, and debt instruments.

Table 1.3
Net Inflows/Outflows of Capital by Private Sector (Based on the Balance of Payments, Flows Data)

General Provisions

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

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

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

Individual Indicators Highlights

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

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

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

Foreign liabilities cover transactions in all foreign obligations of banks.

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

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

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

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

Table 1.4

External Debt of the Russian Federation

General Provisions

Definition and basic characteristics of external debt (methodological principles, information sources, information on data dissemination, etc.) set out in the comments to Table 1.6 are applicable to the contents of this Table.

The Table's structure suggests the following institutional sectors as the main classification groupings:

- General government;
- Central bank;
- Banks;
- Other sectors.

Data on debt liabilities to direct investors and direct investment enterprises of *Banks* and *Other sectors* are reflected within these sectors' totals.

For each sector, data are classified by type of debt instrument.

Individual Indicators Highlights

Individual indicators' characteristics under *General government*, *Central bank*, *Banks*, and *Other sectors* broadly correspond with these indicators' characteristics set out in the comments to Table 1.6.

General government. This category is represented with the Federal government's indebtedness detailed by type of creditor.

Other sectors. Data on indebtedness under financial lease arrangements are derived from the *Loans* indicator and shown as a separate item.

Table 1.5

External Debt of the Russian Federation in Domestic and Foreign Currencies by Maturity

General Provisions

Definition and basic characteristics of external debt (methodological principles, information sources, information on data dissemination, etc.) set out in the comments to Table 1.6 are applicable to the contents of this Table.

The Table's structure suggests the following sectors as the main classification groupings:

- General government;
- Central bank;

- Banks (excluding debt liabilities to direct investors and direct investment enterprises);
- Other sectors (excluding debt liabilities to direct investors and direct investment enterprises).

Debt liabilities to direct investors and direct investment enterprises of *Banks* and *Other sectors* are grouped separately.

Further level of detailing external debt is achieved by breaking it down into domestic and foreign currencies-denominated liabilities. Then data are classified by maturity as short-term (with original maturity of one year or less) and long-term (with original maturity exceeding one year).

Individual Indicators Highlights

Individual indicators' characteristics under *General government*, *Central bank*, *Banks*, and *Other sectors* correspond with these indicators' characteristics set out in the comments to Table 1.6.

Table 1.6

External Debt of the Russian Federation by Maturity and Financial Instruments

General Provisions

External debt (according to international methodology) as of the reporting date represents an outstanding amount of actual current, and not contingent, liabilities of residents of the Russian Federation to nonresidents which requires payment(s) of principal and/or interest at some point(s) in the future.

Information on external debt of the economy is very important for analyzing its sustainability to external shocks.

Methodological and conceptual basis for external debt statistics is set out in the joint document of a group of international organizations *External Debt Statistics: A Guide for Compilers and Users, 2013* and also in the sixth edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

The key characteristic of debt is the obligation of a debtor to make payment of principal and/or interest. Therefore, external debt does not include guarantees, open lines of credit, and other contingent liabilities, financial derivatives, and equity instruments as well. Notable exceptions are preferred shares owned by nonresidents which are classified as an external debt component and are included as debt securities.

External debt data under the international methodology cover the indebtedness of all sectors of the economy of the Russian Federation to nonresidents, irrespective of the currency of the debt's denomination.

The Table's structure suggests the following institutional sectors as the main classification groupings:

- General government;
- Central bank;
- Banks (excluding debt liabilities to direct investors and direct investment enterprises);
- Other sectors (excluding debt liabilities to direct investors and direct investment enterprises).

Debt liabilities to direct investors and direct investment enterprises of *Banks* and *Other sectors* are grouped separately.

Further level of detailing external debt is achieved by breaking it down by maturity as short-term (with original maturity of one year or less) and long-term (with original maturity exceeding one year).

Then data are classified by type of debt instruments (debt securities, loans, trade credits, current accounts and deposits, other debt liabilities).

Information sources include reports from Russia's Ministry of Finance, Federal Customs Service, other ministries and agencies, local governments, credit institutions, noncredit financial corporations, nonfinancial corporations, depositaries, data of international financial organizations, and own data (and estimates) of the Bank of Russia.

Data for previous reporting dates are subject to revision, mainly due to the following reasons: corrections in the reported data, availability of data from new sources of information, improvements of methodology and/or compilation techniques of certain components, reclassification of instruments (indicators).

External debt statistics of the Russian Federation are available on the official Bank of Russia website and published in *the Bank of Russia Bulletin*.

Individual Indicators Highlights

General government. This category includes external indebtedness of the Federal government which has originated in the period since 1992, i.e. the new Russian debt, and indebtedness which had been contracted prior to 1992 and was assumed by Russia after the breakup of the USSR, i.e. the debt of the former USSR, and also the indebtedness of local governments to non-residents under contracted credits and issued debt securities.

The new Russian debt includes drawings from IBRD, EBRD, other international organizations and governments of foreign states, indebtedness to nonresidents under all sovereign Euro-bonds issued by the Government of the Russian Federation, and also the debt to the London Club creditors. Other liabilities include external debt under current transactions.

The debt of the former USSR includes borrowings from former socialist countries and other official creditor countries as well as the remaining liabilities under merchandise supplies' credits and interest on arrears which are classified as other liabilities.

Debt securities. This aggregate contains data on indebtedness to nonresidents on securities issued by Russia's Ministry of Finance and local governments in foreign currencies and in rubles. Government securities are estimated at face value.

Loans include data on indebtedness under loans drawn from nonresidents by the Federal government, local governments, and the Government of the former USSR.

Other liabilities include the indebtedness under current transactions of Russia's Ministry of Finance, interstate indebtedness under clearing arrangements, and also the remaining liabilities under merchandise supplies' credits and interest on arrears which are classified as other indebtedness.

Central bank. This category includes external debt liabilities of the Bank of Russia.

Loans include data on the Bank of Russia's indebtedness to nonresidents under securities' repurchase transactions conducted without change of ownership (direct repo).

Currency and deposits. The aggregate includes indebtedness of the Bank of Russia to nonresidents on current accounts, and also the Bank of Russia's estimate of nonresidents' cumulative holdings of cash Russian rubles (commentary to compilation of this component is available on the official Bank of Russia website under directory *Statistics. IMF Special Data Dissemination Standard. Metadata*).

Other liabilities represent liabilities which have accumulated in the course of SDR allocations made by the IMF.

Banks (excluding debt liabilities to direct investors and to direct investment enterprises). Data include liabilities to nonresidents of credit institutions (except nonbank credit institutions which are covered within *Other sectors*) and Vnesheconombank (for the part of its commercial activity). External indebtedness under state credits, which is maintained on the books of Vnesheconombank due to its fulfillment of the functions of the official agent of the Government of the Russian Federation, is included in liabilities of *General government*.

Debt securities represent indebtedness to nonresidents on debt securities issued by banks. For debt securities' valuation both market value and nominal value are used.

Loans include funds drawn by banks from nonresidents that are not banks, under securities' repurchase agreements conducted without change of ownership (direct repo).

Current accounts and deposits represent banks' indebtedness to nonresidents on current accounts, short-term and long-term deposits, and other borrowed funds drawn from non-resident banks.

Other liabilities represent indebtedness to nonresidents on declared dividends payable on common and preferred shares which are classified as portfolio investment, and indebtedness which originated as a result of a transfer of claims by resident to nonresident.

Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises). This category

contains data on external funds' drawings with detailed liabilities of other (nonbank) financial corporations and liabilities of nonfinancial corporations, households and NPISHs.

Loans include indebtedness under credits received from nonresidents including under direct repos and financial leases.

Debt securities represent indebtedness to nonresidents on debt securities issued by nonfinancial corporations and other (nonbank) financial corporations. Securities are estimated at market value. They include bonds, notes, nonvoting preferred stocks which do not give the right to participate in distribution of the residual value of an enterprise at its liquidation, and also mortgaged claims on individuals owned by nonresidents.

Trade credits represent accounts payable to nonresident creditors under transactions associated with goods' supplies and provision of services.

Other liabilities cover indebtedness to nonresidents on declared dividends payable on common and preferred shares which are classified as portfolio investment, liabilities of insurance companies and indebtedness which originated as a result of a transfer of claims by resident to nonresident.

Banks' and Other sectors' debt liabilities to direct investors and direct investment enterprises. The item includes debt liabilities vis-a-vis nonresidents associated with banks and corporations within the framework of direct investment relationship, and also indebtedness on declared dividends payable to foreign direct investors.

Table 1.7
International Investment Position
of the Russian Federation. Main Components

Table 1.8
International Investment Position
of the Russian Federation in the Third Quarter of 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 6th edition of the International Monetary Fund’s Balance of Payments and International Investment Position Manual (IMF’s BPM6 methodology).

The sources of information are the reporting data regularly received by the Bank of Russia from the FCS of Russia, Rosstat and other ministries and agencies, credit and nonfinancial institutions, partner countries’ data and own Bank of Russia’s system of estimates.

Data on external merchandise trade are published in the Bank of Russia’s weekly publication *Bank of Russia Bulletin*, and are posted on the Bank of Russia official website.

Individual Indicators Highlights

Exports of Goods (per balance of payments methodology) represent movement of (i) goods out of the customs territory of the Russian Federation recorded by the Federal Customs Service in accordance with the general trade system, and (ii) goods not registered by the FCS of Russia — namely, goods procured by foreign carriers in Russian ports; goods exported by individuals; goods sold to nonresidents without crossing Russia’s customs border including fish and marine products caught in the high seas; other goods whose economic ownership is transferred from residents to nonresidents; net exports of goods under merchanting abroad.

Goods sent for processing under special customs procedures are excluded from exports of goods registered by the FCS of Russia.

Imports of Goods (per balance of payments methodology) cover (i) goods brought into the Russian customs territory and recorded by the Federal Customs Service in compliance with the general trade system, and (ii) goods not registered by the FCS of Russia — namely, goods procured by Russian carriers in foreign ports; goods undeclared and/or inadequately declared when imported by legal entities; goods imported by individuals; goods acquired by residents without crossing Russia’s customs border; other goods whose economic ownership is transferred from nonresidents to residents.

Goods under processing under special customs procedures are excluded from imports of goods registered by the FCS of Russia.

Merchandise exports and imports are presented in f.o.b. prices (under the f.o.b. terms of goods’ sale, the merchandise price includes its cost and expenses on insurance, delivery and loading of the goods aboard the means of transport at the border of the exporter’s country).

Merchandise trade balance is defined as the difference between exports and imports of goods.

Table 1.11
International Reserves of the Russian Federation

General Provisions

A country’s international reserves (reserve assets) are those external assets that are readily available to and controlled by monetary authorities for meeting balance of payments financing needs, for intervention in foreign exchange markets to affect the currency exchange rate, and for other related purposes (such as maintaining confidence in the currency and the economy, and serving as a basis for foreign borrowing). Reserve assets must

be foreign currency assets and assets that actually exist. International reserves should be assets of high quality.

The international reserves of the Russian Federation are highly liquid external assets that are readily available to the Bank of Russia and the Government of the Russian Federation.

Data are compiled on the basis of definitions contained in the 6th edition of the IMF’s *Balance of Payments and International Investment Position Manual (BPM6)*, and the IMF’s *International Reserves and Foreign Currency Liquidity: Guidelines for a Data Template (2012)*.

Transactions are recorded as of the value date with interest accrued.

Values are converted to US dollars using official exchange rates of foreign currencies in terms of the Russian ruble and gold reference prices set by the Bank of Russia and effective on the reporting date.

The Bank of Russia regularly publishes the data on the stock and the structure of international reserves, the estimations of its predetermined drains and also the metadata on the Bank of Russia’s website, in the *Bank of Russia Statistical Bulletin* and the *Bank of Russia Bulletin*. There are also quarterly published data on the IIP, disclosing the international reserves changes: transactions recorded in the balance of payment, exchange rate and other price changes.

Individual Indicators Highlights

The international reserves consist of foreign exchange, SDR holdings, reserve position in the IMF and monetary gold.

Foreign exchange includes foreign currency; balances on nostro corresponding accounts including unallocated gold accounts; deposits with the initial maturity of up to 1 year including gold deposits, with foreign central banks, the Bank for International Settlements (BIS) and nonresident deposit-taking corporations; debt securities issued by nonresidents; loans extended under reverse repo agreements, and other financial claims on nonresidents with the initial maturity of up to 1 year.

Securities received as collateral under reverse repos or under securities’ lending agreements (received in exchange for other securities), are not included in international reserves. Securities provided to counterparties under securities’ lending transactions are recorded in international reserves, whereas securities that serve as collateral under repurchase agreements are excluded therefrom.

Part of resources on accounts of the Reserve Fund and of the National Wealth Fund of the Russian Federation which is denominated in foreign exchange, deposited with the Bank of Russia and further invested by the Bank of Russia in foreign financial assets is included in the international reserves of the Russian Federation.

Foreign exchange-denominated claims of the Bank of Russia and the Government of the Russian Federation on residents are not included in the international reserves of the Russian Federation.

Special drawing rights (SDRs) are international reserve assets created by the IMF and allocated to members; included are balances of SDR holdings on the account of the Russian Federation in the Fund’s SDR Department.

Reserve position in the IMF is the sum of the reserve tranche position (representing foreign exchange component of the quota of the Russian Federation in the Fund) and the country’s claims on the IMF arising from lending under the New Arrangements to Borrow.

Monetary gold is defined as standard gold bars and coins with a purity of at least 995/1,000 held by the Bank of Russia and the Government of the Russian Federation. It comprises gold in vault, en route and in allocated accounts, including those that are held abroad.

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 nonresidents¹, particularly, assets denominated in a limited conversion and the Russian Federation currencies, and long-term credits and deposits also in convertible currency. Claims on nonresidents are presented across *monetary gold and SDR holdings, foreign currency, deposits, securities other than shares, loans and other claims on nonresidents*.

Liabilities to nonresidents include all types of the Bank of Russia's borrowings with nonresidents (deposits, correspondent accounts of nonresident banks with the Bank of Russia, credits, other settlements with nonresident companies, etc.) as well as SDRs allocated to the Russian Federation. This indicator is presented across the *deposits, loans and other liabilities to nonresidents*.

Claims on credit institutions comprise loans extended by the Bank of Russia to credit institutions (including banks with revoked licenses), credit institutions' arrears and overdue interest on loans, funds extended by the Bank of Russia to credit institutions as REPO, and the Bank of Russia capital interest in credit institutions.

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

¹ Definitions of nonresidents and residents here and in "Credit Institutions Survey," "Banking System Survey," "Insurance Companies and Private Pension Funds Subsector Survey," "Financial Sector Survey" correspond to similar definitions in the balance of payments statistics — see comments on the table "Balance of Payments of the Russian Federation".

authorities less the Bank of Russia's liabilities to the general government.

Claims on general government are presented across securities (issued by the Russian Federation government and acquired by the Bank of Russia) and other claims (other Bank of Russia's accounts receivable due from the budget).

Liabilities to general government are presented across deposits (federal budget accounts, the budgets of the Russian Federation constituent entities and local authorities, deposits and other liabilities to the Russian Federation government, fiscal authorities in the Russian Federation constituent entities and local authorities, government extrabudgetary funds, extrabudgetary funds of the Russian Federation constituent entities and local authorities) and other liabilities (other Bank of Russia's accounts payable to the budget, and a contra entry of international reserves of the Russian Federation government).

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

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

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

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

Monetary base includes cash in circulation and the Bank of Russia's liabilities to credit institutions denominated in national currency (see also the comment to the table "Monetary Base (Broad Definition)").

Currency in circulation comprises currency issued by the Bank of Russia less cash in its vaults.

Liabilities to credit institutions are presented across deposits (required reserves deposited by credit institutions with the Bank of Russia, correspondent accounts, and account balances of other operations of credit institutions' (including banks with revoked licenses) with the Bank of Russia) and securities other than shares (the Bank of Russia bonds in the portfolios of credit institutions (at market value).

Other liabilities to credit institutions include funds held by the Russian Federation resident credit institutions at the Bank of Russia, comprising funds in foreign currency, which are excluded from the monetary base.

Deposits included in broad money comprise all funds held by the Russian Federation resident organizations in the Bank of Russia under the current legislation. Deposits are classified by the level of liquidity as transferable deposits (including funds which can be immediately used as means of payment) and other deposits (comprising resident organizations' deposits that are not directly used as means of payment).

Transferable deposits include current and other demand accounts in national currency opened by Russian Federation resident organizations in the Bank of Russia.

Other deposits include the Russian Federation resident organizations' time deposits and other funds in national currency attracted by the Bank of Russia, also all types of deposits in foreign currency, and all interest accrued on deposit operations.

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

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

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

Other liabilities represent unrealized revaluation of foreign currency, precious metals and securities, current-year result, Bank of Russia retained earnings, deferred revenues, fixed asset depreciation, interbranch balance of settlements, and the Bank of Russia's other accounts payable.

Other assets include deferred expenditures, fixed assets, capital investments and other administrative expenses.

Table 1.14
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

¹ Hereinafter financial organizations are nonbanking financial intermediaries. These are the organizations that fulfill financial functions for the purpose of money accumulation and redistribution. They comprise investment funds, trust, leasing and factoring companies, commodity and stock exchanges, brokerage firms operating on the stock market, insurance companies, nongovernmental pension funds, the public corporation "Deposit Insurance Agency".

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

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 liabilities¹ include currency outside the banking system and non-cash funds of the Russian Federation residents (organizations and individuals) classified by the level of liquidity as transferable deposits (comprising funds that can be immediately used as means of payment), and other⁷ deposits (comprising resident organizations' deposits that are not directly used as means of payment).

Currency outside banking system includes currency issued by the Bank of Russia into circulation less currency holdings (cash vaults) of the Bank of Russia and credit institutions.

Transferable deposits include current and other demand accounts (including bank card payment accounts) opened by the Russian Federation residents (organizations and individuals) with the Bank of Russia and operating credit institutions in national currency.

Other deposits include the Russian Federation residents (organizations and individuals) time deposits and other funds in national currency attracted by the Bank of Russia and operating credit institutions, and also all types of deposits in foreign currency, precious metals accounts, and interest accrued.

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

Deposits excluded from broad money represent funds of the Russian Federation residents on accounts with credit institutions, which in accordance with the definition are not included in money supply.

Securities other than shares excluded from broad money comprise financial instruments issued by credit institutions that are close on money substitutes (bonds, deposit and saving certificates, bills and bank acceptances outside the banking system).

Shares and other equity are own funds of banking system organizations.

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

Other liabilities represent the sum of the respective aggregates in the tables "Central Bank Survey" and "Credit Institutions Survey".

Other assets represent the sum of the respective aggregates in the tables "Central Bank Survey" and "Credit Institutions Survey".

Consolidation adjustment represents the amount of differences in mutual liabilities and claims of the Bank of Russia and credit institutions.

Table 1.16
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

¹ 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)¹ and accepted for conversion — the amount of foreign cash purchased from individuals (residents and nonresidents) against the currency of the Russian Federation or accepted for exchange (conversion) of one foreign currency into another, including damaged banknotes of foreign states (group of states) bought against the cash currency of the Russian Federation.

Deposited into personal accounts (by residents and nonresidents) — the amount of foreign cash deposited on personal foreign currency or ruble accounts by residents and nonresidents, including that acquired from payment (bank) cards, issued by the authorised bank (with which a personal account is opened) or by other issuers, with the payment accepted by a credit institution’s designated employee (a teller). Funds deposited through automated teller machines (ATMs) are not included in this indicator.

Received from individuals (resident and nonresidents) for remittances without opening an accounts — the amount of foreign cash paid in by residents and nonresidents for remittances from the Russian Federation without opening bank accounts, including remittances via money transfer systems. Authorised banks’ commission for remittances that originated in the Russian Federation is not included in this indicator.

Banks’ exports from Russia (cash withdrawn) — amount of foreign cash exported from the Russian Federation by authorised banks.

Sales to individuals (residents and nonresidents) and payments as a result of conversion — the amount of foreign cash sold to individuals (residents and nonresidents) or paid out as a result of a foreign exchange operation (conversion).

Personal account withdrawals (by residents and nonresidents) — the amount of foreign cash withdrawals from personal foreign currency denominated accounts by residents and nonresidents or received as a result of conversion operations of the Russian Federation currency deposited on ruble accounts, including payments with bank (payment) cards, issued by the authorised bank, with which a personal account is opened, or by other issuers, with the operation conducted by a credit institution’s designated employee (a teller). Withdrawals through automated teller machines (ATMs) are not included in this indicator.

Remittances to individuals (residents and nonresidents) without opening an account — the amount of foreign cash paid out to individuals (residents and nonresidents) as a result of remittances to the Russian Federation without opening an account.

Table 3.2.5
Selected Indicators Characterizing Operations with
Cash Foreign Currency in Authorized Banks

General Provisions

The table shows transactions in US dollars and Euros, which are the key currencies available on the domestic foreign cash market.

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

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 depositary receipt (RDR) is a registered security that does not have a par value, confers ownership rights to a certain number of securities (shares or bonds of a foreign issuer (underlying securities) or securities of other foreign issuer certifying the rights to shares or bonds of a foreign issuer) and carries the RDR holder's right to receive from the RDR issuer the relevant number of underlying securities in exchange for the 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' 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 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’.

2.6. 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 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.

2.8. 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.

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

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.

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

Mortgage 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 Federation¹, set up by the Constitution of the Russian Federation (Article 5) with a breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by President of the Russian Federation Decree dated May 13, 2000 No. 849.

Subsection 6.1

Direct Investment of the Russian Federation

Table 6.1.1

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

General Provisions

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

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

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

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

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

Individual Indicators Highlights

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

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

Table 6.1.2

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

General Provisions

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

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

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

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

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

Individual Indicators Highlights

Inflows and outflows include transactions leading to incur-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.

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

Table 6.2.3
Number of Credit Institutions
with Nonresidents Equity

General Provisions

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

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

Individual Indicators Highlights

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

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

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

Table 6.2.4
Credit Institutions
Grouped by Registered Authorized Capital

General Provisions

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

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

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

Individual Indicators Highlights

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

Table 6.2.5
Concentration of Assets of Credit Institutions

General Provisions

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

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

Individual Indicators Highlights

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

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

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

Table 6.2.6
Credit Institutions Using the Right to Average
the Required Reserves within Averaging Period
from March 10, 2016 to April 06, 2016
Grouped by Registered Authorized Capital

General Provisions

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

Individual Indicators Highlights

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

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

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

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

Table 6.2.7
Financial Performance of Credit Institutions

General Provisions

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

The data are provided on operating credit institutions registered in corresponding federal districts with a breakdown by constituent entities of the Russian Federation. The source of information is aggregated monthly reporting form 0409101 “The Account Book of a Credit Institution” in accordance with Bank of Russia Ordinance No. 2332-U dated November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Individual Indicators Highlights

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

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

The share of profit-making credit institutions is the share of credit institutions that have made profit or zero result from

activities in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russian Federation.

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

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

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

Table 6.2.8
Credit Institutions

Grouped by the Share of Nonresidents Equity

General Provisions

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

The source of information is reports filed by credit institutions.

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

Individual Indicators Highlights

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

Table 6.2.9

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

General Provisions

The table contains the following information:

Information on GDA — before 1 February 2014 (the Agreement on Deposit Operations, AD) — the number of credit institutions that have concluded and have not cancelled the agreement with the Bank of Russia on the conduct of deposit operations in rubles, using the Reuters Dealing System and/or a General deposit agreement on conducting deposit transactions in the Russian currency using the Moscow Exchange Electronic Trade System in compliance with Bank of Russia Regulation No. 203-P, dated November 5, 2002, "On the Procedure for the Central Bank of the Russian Federation to Conduct Deposit Operations with Credit Institutions in the Currency of the Russian Federation" (as amended);

— after February 1, 2014 (GDA) — the number of credit institutions that have concluded General deposit agreements with the Bank of Russia regional branches at the place of opening of their correspondent accounts pursuant to Bank of Russia Regulation No. 404-P, dated August 9, 2013, "On Deposit Operations Conducted by the Bank of Russia with Credit Institutions" and have not cancelled them as of the corresponding reporting date, with a breakdown by constituent entities of the Russian Federation, federal districts and the Russian Federation as a whole;

Information on GLA — the number of credit institutions that have concluded General loan agreements with the Bank of Russia under Bank of Russia Regulation No. 312-P, dated November 12, 2007, "On the Procedure for the Bank of Russia to Extend Loans to Credit Institutions against Assets or Guarantees" (as amended)

and/or General loan agreements for the provision of the Bank of Russia loans against gold under Bank of Russia Regulation No. 362-P, dated November 30, 2010, "On the Procedure for the Bank of Russia to Extend Loans to Credit Institutions against Gold" and/or General loan agreements for the provision of the Bank of Russia loans against the collateral (blocking) of securities under Bank of Russia Regulation No. 236-P, dated August 4, 2003, "On the Procedure for the Bank of Russia to Extend Loans to Credit Institutions against the Collateral (Blocking) of Securities" (as amended) and/or agreements for the provision of the Bank of Russia loans against the collateral (blocking) of securities in Moscow Exchange transactions with the use of the Moscow Exchange Electronic Trade System, in compliance with Bank of Russia Order No. OD-793, dated November 28, 2012, "On Measures of Bank of Russia Regional Branches Related to Amendments to Bank of Russia Regulation No. 236-P, Dated August 4, 2003";

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

Table 6.2.10
Number and Value of Issues (Additional Issues) of Corporate Issue-Grade Securities

General Provisions

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

Information is given on a quarterly basis.

Individual Indicators Highlights

The number of issues (additional issues) of corporate issue-grade securities is the amount of all registered issues

(additional issues) of ordinary and preferred shares, bonds, including convertible bonds.

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

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

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

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

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

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

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

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

Subsection 6.3 Borrowings

Table 6.3.1 Ruble, Foreign Currency and Precious Metals- Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals

General Provisions

The table contains data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles, foreign currency and precious metals of customers other than credit institutions raised by credit institutions as of the reporting date.

These data are grouped by the place where the funds are raised by credit institutions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Corporation "Bank for Development and Foreign Economic Affairs (Vnesheconombank)") (further — credit institutions) in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

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

Individual Indicators Highlights

Customer funds are accounted for funds in rubles, foreign currency and precious metals of customers — residents and nonresidents other than credit institutions. The balances of funds do not include funds placed as subordinated debt (deposit, loan, bonded loan).

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

Funds of non-public organizations are balances of current accounts of private owned organizations — residents and

nonresidents in rubles and foreign currency.

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

Individual deposits are rubles, foreign currency and precious metals funds of residents and nonresidents raised under agreements of bank account and the funds raised on savings certificates. The balances of funds do not include funds placed as a guarantee deposit under the contract of safe deposit box rent.

Table 6.3.2 Funds of Individual Entrepreneurs

General Provisions

The table contains data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles and foreign currency of individual entrepreneurs raised by credit institutions as of the reporting date.

These data are grouped by the place where the funds are raised by credit institutions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions) (further — credit institutions), in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with the Bank of Russia Ordinance N 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation."

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

Individual Indicators Highlights

Funds of individual entrepreneurs are rubles and foreign currency-denominated funds of individual entrepreneurs operating without setting up legal entities.

Table 6.3.3 Budget Funds in Accounts of Credit Institutions

General Provisions

This table contains data by federal districts and constituent entities of the Russian Federation on the accounts of federal, regional and local budget funds and extra-budgetary funds.

These data are grouped by the place where the funds are raised by credit institutions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Corporation "Bank for Development and Foreign Economic Affairs (Vnesheconombank)") (further — credit institutions) in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation."

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

Individual Indicators Highlights

Federal budget funds are balances of the federal budget funds, Ministry of Finance funds transferred to finance capital investment and funds available for settlements on separate operations.

Regional and local budget funds are balances of the regional budgets and local budgets.

Other budget funds are total funds of election commissions, funds for temporary use by budget-financed institutions, Ministry

of Finance funds for other settlements on foreign loans, customs duties and foreign trade receipts.

Extra-budgetary funds are total government and other extra-budgetary funds on accounts with credit institutions: the Pension Fund, the Social Insurance Fund, the Federal and Territorial Obligatory Medical Insurance Funds, Social Support Fund and the regional and local governments' extra-budgetary funds.

Subsection 6.4 Funds Allocations

Table 6.4.1

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

Table 6.4.2

Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use

Table 6.4.3

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

Table 6.4.4

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

General Provisions

These tables contain data on funds lent by credit institutions to legal entities — residents (including financial institutions, organizations of various organizational and legal forms) and individual entrepreneurs in rubles, foreign currency and precious metals by economic activities. Data are grouped by borrowers' residence.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Corporation "Bank for Development and Foreign Economic Affairs (Vnesheconombank)") (further — credit institutions) in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Borrower activities correspond to the All Russian Classifications of Types of Economic Activity (OKVED). The economic activity of a legal entity is the economic activity specified in section "Administrative Part of Statistic Register", for individual entrepreneurs it is specified in section "Individual Entrepreneurs" of informational system, of the Statistic Register of Federal Agency of the State's Statistics.

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

Individual Indicators Highlights

Volume of loans by economic activities is the volume of loans extended from the beginning of the year on the flow basis by credit institutions to legal entities and individual entrepreneurs, by economic activities. These data are shown including data on loans extended by credit institutions that had their licence to conduct banking operations revoked during the reporting period.

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

Table 6.4.5

Loans Extended to Small, Medium-Sized Businesses

General Provisions

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

Data are grouped by borrowers' residence.

The source of information is reports compiled by credit institutions (including nonbanking credit institutions) (further — credit institutions) in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

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

Individual Indicators Highlights

Small and medium-sized businesses are as defined by Federal Law No. 209-FZ, dated July 24, 2007, "On the Development of Small and Medium-Sized Businesses in the Russian Federation".

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

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

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

Table 6.4.6

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

Table 6.4.7

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

Table 6.4.8

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

General Provisions

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

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

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

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

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

Starting from 2010, the source of information has been the reports compiled by credit institutions in the form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and

Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation", data on 2008—2009 — the form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 1376-U of January 16, 2004, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation", prior to 2008 the source of information was the reporting form 0409302 "Funds Extended and Accepted by Credit Institutions".

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

Individual Indicators Highlights

Value of housing/mortgage loans extended to individuals is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled on the flow basis since the beginning of the year, taking into account data on the loans extended by credit institutions that had banking licences revoked during the reporting period.

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

Weighted average maturity of loans extended since the beginning of the year characterizes average maturity of housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{T} = \frac{\sum TV}{\sum V}, \text{ where}$$

\bar{T} is the weighted average term of credit;

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

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

Weighted average interest rate on loans extended since the beginning of the year characterizes average interest rates on housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{P} = \frac{\sum VPT}{\sum VT}, \text{ where}$$

\bar{P} is the weighted average interest rate;

$P_{1...n}$ is the weighted average interest rate on loans extended by a credit institution No. 1...n;

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

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

The regional breakdown is compiled by grouping data by the borrowers' residence.

Subsection 6.5 Foreign Cash Operations

**Table 6.5.1
Foreign Cash Sales to Individuals by Authorized
Banks (in US Dollar Equivalent for All Currencies)**

General Provisions

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

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

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

Individual Indicators Highlights

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

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

General Provisions

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

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

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

Individual Indicators Highlights

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

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

**Table 6.6.1
Insurers' Premiums and Payoffs**

General Provisions

The table reflects volumes of insurance premiums and benefits 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'.