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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 February–May 2016 (the period (or date) to which data to be released relate is shown in parentheses)			
	February	March	April	May
<b>Financial sector</b>				
1. Depository Corporations Survey, end of period <sup>1</sup>	29.02.2016 (01.2016)	31.03.2016 (02.2016)	29.04.2016 (03.2016)	31.05.2016 (04.2016)
2. Central Bank Survey, end of period <sup>1</sup>	12.02.2016 (01.2016)	14.03.2016 (02.2016)	14.04.2016 (03.2016)	13.05.2016 (04.2016)
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		31.03.2016 (Q4, 2015)		
5. Stock market: Share Price Index	10.02.2016 (01.2016)	11.03.2016 (02.2016)	11.04.2016 (03.2016)	16.05.2016 (04.2016)
<b>External sector</b>				
6. Balance of Payments, for the reporting quarter, year		31.03.2016 (Q4, 2015)		
7. International Reserves: Official reserve assets (weekly)	weekly, on Thursday			
8. International Reserves: Official reserve assets (monthly), end of period	05.02.2016 (01.2016)	07.03.2016 (02.2016)	07.04.2016 (03.2016)	11.05.2016 (04.2016)
9. Template on international reserves and foreign currency liquidity, end of period	19.02.2016 (01.2016)	18.03.2016 (02.2016)	20.04.2016 (03.2016)	20.05.2016 (04.2016)
10. Merchandise trade, for the reporting month (per balance of payments methodology)	11.02.2016 (12.2015)	11.03.2016 (01.2016)	11.04.2016 (02.2016)	12.05.2016 (03.2016)
11. International investment position, for the reporting quarter, year		31.03.2016 (Q4, 2015)		
12. External Debt, end of period		31.03.2016 (Q4, 2015)		
13. Exchange Rates	every working day			

<sup>1</sup> Preliminary data publication date.

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

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

**Symbols and notes:**

– nil

... not available

0.0 and 0.00 non-significant volume

X data are not published

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

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

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



Table 1.1

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

## Current Account

	Export of goods (FOB)				Export of services				Export of goods and services (3+7)	Compensation of employees receivable	Investment income and rent receivable	Of which investment income receivable by general government
	fuel-energy resource	other	export of goods, total (1+2)	4	travel	other	total (4+5+6)	7				
2009	190,709	106,445	297,155	12,365	9,366	24,065	45,797	342,951	3,326	30,074	1,273	
2010	254,010	138,665	392,674	14,872	8,830	25,457	49,159	441,833	3,619	34,444	1,008	
2011	341,812	173,597	515,409	17,350	11,328	29,361	58,039	573,448	3,871	38,816	1,067	
2012	346,807	180,627	527,434	19,161	10,759	32,421	62,340	589,774	3,884	43,874	1,140	
2013	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.)

## Current Account

(millions of US dollars)

	Secondary income receivable	Total current account receipts (8+9+10+12)	Capital account, received	Import of goods (FOB)	Import of services				Import of goods and services (15+19)	Compensation of employees payable
	12	13	14	15	transport services	travel	other	total (16+17+18)	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	<b>2,090</b>	<b>113,025</b>	<b>101</b>	<b>44,967</b>	<b>2,526</b>	<b>7,496</b>	<b>10,034</b>	<b>20,056</b>	<b>65,023</b>	<b>2,186</b>
Q2, 2015	<b>3,099</b>	<b>115,161</b>	<b>61</b>	<b>47,996</b>	<b>3,022</b>	<b>9,452</b>	<b>10,152</b>	<b>22,626</b>	<b>70,622</b>	<b>2,218</b>
Q3, 2015	2,368	104,191	82	50,099	3,099	12,206	10,007	25,313	75,411	1,737

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	<b>36,294</b>	-1,358	<b>-4,581</b>	<b>-1,010</b>	<b>29,345</b>	<b>0</b>	<b>29,345</b>	
Q2, 2015	<b>33,559</b>	-1,328	<b>-14,928</b>	<b>-1,387</b>	<b>15,916</b>	<b>-158</b>	<b>15,758</b>	
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		loans	other	total (1+4+5)	7	8		
		securities in rubles	securities in foreign currency							
	1	2	3	4	5	6	7	8		
2009	4,288	1,180	3,108	-1,853	4	2,439	11,978	-42,145		
2010	5,470	1,775	3,695	-1,160	-3	4,307	-2,350	17,593		
2011	2,687	4,178	-1,491	-1,687	30	1,031	-324	7,843		
2012	16,864	14,449	2,415	-1,024	-50	15,790	3,608	33,278		
2013	9,981	7,379	2,601	-702	70	9,348	440	20,426		
2014	-8,800	-1,346	-7,454	-673	18	-9,455	-2,713	-37,456		
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)										Total assets (17+18+19+26)
	Banks' assets	direct and portfolio investment	foreign currency	trade credits and advances	fictitious transactions	indebtedness on supplies according to intergovernmental agreements	other	total (20+21+22+23+24+25)	26	27	
	19	20	21	22	23	24	25	26	27	27	
2009	-9,762	43,968	-4,863	-4,746	24,559	1,829	-5,859	54,887	34,739		
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					Financial account balance (except reserve assets) (28+29+30+31)=(27-14)	Net errors and omissions	Change in reserve assets ("+" increase / "-" decrease)	
	general government (17-6)	central bank (18-7)	banks (19-8)						other sectors (26-13)
			28	29	30				
2009	-12,768	-12,035	<b>32,383</b>	30	31	32	33	34	
2010	-3,393	2,381	<b>-22,805</b>		<b>20,562</b>	28,142	-6,399	3,377	
2011	1,437	331	<b>27,507</b>		<b>45,344</b>	21,527	-9,133	36,751	
2012	-16,207	-3,562	<b>-7,929</b>		<b>46,845</b>	76,121	-8,652	12,630	
2013	-5,160	-1,073	17,258		<b>53,375</b>	25,677	-10,371	30,017	
2014	-29,884	2,184	85,999		35,188	46,212	-10,270	-22,077	
Q1, 2013	-2,988	-4,688	16,591		71,887	130,186	6,213	-107,547	
Q2, 2013	929	447	4,921		4,413	13,329	-6,755	4,946	
Q3, 2013	-6,388	1,654	-6,276		1,865	8,162	1,925	-4,444	
Q4, 2013	3,286	1,514	2,021		15,883	4,874	-2,004	-7,372	
Q1, 2014	6,569	-515	32,573		13,027	19,848	-3,436	-15,207	
Q2, 2014	-1,196	-486	21,374		8,449	47,076	-5,880	-27,351	
Q3, 2014	-4,733	-691	-13,305		8,077	27,769	5,353	-10,345	
Q4, 2014	-30,524	3,876	45,357		24,685	5,957	4,076	-5,683	
Q1, 2015	8,015	<b>-1,596</b>	14,155		30,675	49,385	2,664	-64,169	
Q2, 2015	-1,351	<b>1,081</b>	<b>12,601</b>		<b>16,094</b>	<b>36,668</b>	<b>-2,790</b>	-10,113	
Q3, 2015	1,555	-461	11,139		<b>6,662</b>	<b>18,993</b>	<b>1,070</b>	-2,166	
					-9,847	2,385	4,616	9,728	





Table 1.2 (end)

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

(millions of US dollars)

	Other sectors										Direct investment in the Russian Federation (18+26)		
	Deposit-taking corporations, except central bank					reinvestment of earnings						total (21+22+25)	
	equity		debt instruments	total (15+16+17)	equity		net (19+20)	increase	decrease	net (23+24)			
	equity	reinvestment of earnings			debt instruments	total (15+16+17)							increase
2009	15	16	17	18	19	20	21	22	23	24	25	26	27
2009	1,207	5,397	73	6,678	34,809	-28,289	6,520	10,037	46,188	-32,840	13,349	29,906	36,583
2010	2,148	3,218	-202	5,164	29,270	-21,378	7,892	15,426	90,229	-75,543	14,686	38,004	43,168
2011	1,197	3,720	164	5,081	42,758	-32,070	10,688	17,552	165,621	-143,858	21,762	50,003	55,084
2012	834	5,538	1,415	7,786	34,663	-35,529	-866	18,005	97,449	-71,786	25,663	42,801	50,588
2013	-245	7,540	1,863	9,158	53,637	-42,723	10,914	14,149	109,014	-74,016	34,998	60,061	69,219
2014	417	6,249	-2,272	4,394	33,807	-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 BPM6<sup>1</sup>)

(billions of US dollars)

	Net inflows/outflows of capital by private sector, total (2+5)	Banks			Other sectors			"Net errors and omissions" of balance of payments
	1	2	3	4	5	6	7	
		Net inflows/outflows of capital (3-4)	Net acquisition of financial assets	Net incurrence of liabilities	Net inflows/outflows of capital (6-7-8)	Net acquisition of financial assets	Net incurrence of liabilities	
2009	57.5	32.4	-9.8	-42.1	25.1	53.1	34.3	-6.4
2010	30.8	-22.8	-5.2	17.6	53.6	69.8	25.4	-9.1
2011	81.4	27.5	35.3	7.8	53.8	104.1	58.9	-8.7
2012	53.9	-7.9	25.3	33.3	61.8	91.2	39.8	-10.4
2013	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

<sup>1</sup> Sign "+" denotes an outflow of capital, sign "-" implies an inflow.

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

Table 1.4

External Debt of the Russian Federation<sup>1</sup>

	(millions of US dollars)									
	31.12.2013	31.03.2014	30.06.2014	30.09.2014	31.12.2014	31.03.2015	30.06.2015	30.09.2015	30.09.2015	
<b>Total</b>	728,864	715,892	732,779	680,857	599,041	556,151	556,666	538,197		
<b>General Government</b>	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		
<b>New Russian Debt</b>	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		
<b>Debt of the former USSR</b>	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
<b>Central bank</b>								
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
<b>Banks</b>	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 <sup>2</sup>	1,901	3,800	2,113	1,599	708	245	74	85
Deposits <sup>2</sup>	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
<b>Other sectors</b>	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

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

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



**Table 1.5 (end)**  
(millions of US dollars)

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

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

Table 1.6

External Debt of the Russian Federation by Maturity and Financial Instruments<sup>1</sup>

	(millions of US dollars)							
	31.12.2013	31.03.2014	30.06.2014	30.09.2014	31.12.2014	31.03.2015	30.06.2015	30.09.2015
<b>Total Liabilities</b>	728,864	715,892	732,779	680,857	599,041	556,151	556,666	538,197
<b>Short-term</b>	90,050	87,221	94,113	78,153	63,833	50,967	53,566	47,581
<b>Long-term</b>	638,814	628,671	638,665	602,705	535,208	505,184	503,099	490,615
<b>General Government</b>	61,743	53,639	57,128	49,382	41,606	33,556	36,416	32,359
Short-term	343	337	332	323	358	345	328	308
Other liabilities	343	337	332	323	358	345	328	308
Long-term	61,400	53,302	56,796	49,059	41,248	33,211	36,088	32,051
Debt securities	57,066	49,162	52,850	45,371	37,708	29,840	32,806	28,809
Loans	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
<b>Central bank</b>	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
<b>Banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	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
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	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
<b>Direct investment</b>	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

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

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

Data on Banks includes Vnesheconombank.

Table 1.7

## International Investment Position of the Russian Federation<sup>1</sup>. Main Components

(millions of US dollars)

	31.12.2004	31.12.2005	31.12.2006	31.12.2007	31.12.2008	31.12.2009
<b>Net International Investment Position</b>	-4,797	-31,866	-14,838	-148,642	250,248	102,912
<b>Assets</b>	<b>411,671</b>	<b>515,932</b>	<b>754,972</b>	<b>1,093,412</b>	<b>1,006,136</b>	<b>1,087,711</b>
<b>Direct investment</b>	107,087	140,775	234,632	365,797	198,437	298,357
Equity and investment fund shares	100,729	139,046	231,123	350,854	182,061	272,609
Debt investments	6,358	1,729	3,509	14,943	16,376	25,748
<b>Portfolio investment</b>	7,920	17,775	12,248	19,936	24,221	38,156
Equity and investment fund shares	127	334	490	4,124	2,855	2,532
Debt investments	7,793	17,441	11,758	15,812	21,366	35,624
<b>Financial derivatives (other than reserves) and employee stock options</b>	153	51	222	1,423	5,302	2,240
<b>Other investment</b>	<b>171,969</b>	<b>175,090</b>	<b>204,139</b>	<b>227,493</b>	<b>351,894</b>	<b>309,507</b>
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	<b>6,070</b>	<b>6,436</b>	<b>7,079</b>	<b>8,313</b>	<b>9,596</b>	<b>9,850</b>
<b>Reserve assets</b>	124,541	182,240	303,732	478,762	426,281	439,450
<b>Liabilities</b>	<b>416,468</b>	<b>547,797</b>	<b>769,811</b>	<b>1,242,054</b>	755,888	984,799
<b>Direct investment</b>	121,514	180,171	265,653	490,595	214,049	377,447
Equity and investment fund shares	111,269	167,740	244,386	464,244	183,335	331,681
Debt investments	10,245	12,431	21,266	26,351	30,714	45,767
<b>Portfolio investment</b>	130,699	166,179	265,341	366,660	111,806	217,125
Equity and investment fund shares	89,203	118,161	207,480	308,005	83,787	177,783
Debt investments	41,496	48,018	57,861	58,655	28,019	39,342
<b>Financial derivatives (other than reserves) and employee stock options</b>	189	52	178	875	10,396	5,205
<b>Other investment</b>	<b>164,067</b>	<b>201,395</b>	<b>238,639</b>	<b>383,923</b>	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	<b>1,403</b>	<b>1,458</b>	<b>2,225</b>	<b>4,244</b>	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
<b>Net International Investment Position</b>	<b>18,409</b>	<b>149,451</b>	142,332	131,736	310,070
<b>Assets</b>	<b>1,171,153</b>	<b>1,244,900</b>	1,380,699	1,474,598	1,256,115
<b>Direct investment</b>	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
<b>Portfolio investment</b>	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
<b>Financial derivatives (other than reserves) and employee stock options</b>	1,639	5,675	5,553	5,932	17,565
<b>Other investment</b>	<b>292,357</b>	<b>336,392</b>	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
<b>Reserve assets</b>	479,379	498,649	537,618	509,595	385,460
<b>Liabilities</b>	1,152,744	1,095,450	1,238,368	1,342,862	946,045
<b>Direct investment</b>	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
<b>Portfolio investment</b>	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
<b>Financial derivatives (other than reserves) and employee stock options</b>	2,840	5,905	4,285	4,355	21,530
<b>Other investment</b>	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

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

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

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

Table 1.8

## International Investment Position of the Russian Federation in the Third Quarter of 2015<sup>1</sup>

(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	
<b>Net International Investment Position</b>	<b>277,719</b>	12,114	20,187	370	310,389
<b>Assets</b>	<b>1,223,029</b>	5,789	-43,901	-499	1,184,418
<b>Direct investment</b>	<b>384,761</b>	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	<b>295,959</b>	2,395	-32,463	29	265,920
Direct investment enterprises in direct investor (reverse investment)	32	0	0	0	32
Between fellow enterprises	<b>116</b>	1	-1	0	116
<b>Debt instruments</b>	<b>88,653</b>	5,720	-3,672	-321	90,381
Direct investor in direct investment enterprises	<b>66,694</b>	1,806	-1,892	-349	66,259
Direct investment enterprises in direct investor (reverse investment)	<b>7,845</b>	1,104	-904	0	8,045
Between fellow enterprises	<b>14,114</b>	2,811	-876	28	16,077
<b>Portfolio investment</b>	<b>61,655</b>	2,350	-1,209	650	63,447
<b>Equity and investment fund shares</b>	<b>3,723</b>	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	<b>2,418</b>	94	-39	3	2,476
Other financial corporations	<b>1,298</b>	-17	-38	3	1,246
Nonfinancial corporations, households and NPISHs	<b>1,120</b>	111	-1	0	1,230
<i>Equity securities other than investment fund     shares</i>	<b>3,322</b>	19	-171	1	3,171
<i>Investment fund shares or units</i>	<b>401</b>	54	0	3	459
<b>Debt securities</b>	<b>57,932</b>	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	<b>12,250</b>	197	-358	606	12,694
Short-term	<b>198</b>	-103	-25	34	103
Long-term	<b>12,052</b>	300	-333	572	12,591
Other financial corporations	<b>3,935</b>	-230	-198	26	3,534
Short-term	<b>163</b>	-80	-24	26	87
Long-term	<b>3,772</b>	-150	-175	0	3,447
Nonfinancial corporations, households and NPISHs	<b>8,314</b>	427	-160	579	9,160
Short-term	<b>34</b>	-24	-2	7	16
Long-term	<b>8,280</b>	451	-158	572	9,144
<b>Financial derivatives (other than reserves) and employee stock options</b>	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
<b>Other investment</b>	<b>403,398</b>	-9,747	-10,054	-3,025	380,571
<b>Other equity</b>	4,463	55	-2	0	4,516
<b>Currency and deposits</b>	<b>174,545</b>	-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	<b>62,891</b>	-5,704	190	2,047	59,425
Short-term	<b>62,891</b>	-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	<b>61,370</b>	-4,775	192	2,042	58,829
Short-term	<b>61,370</b>	-4,775	192	2,042	58,829
Long-term	0	0	0	0	0
<b>Loans</b>	<b>166,819</b>	-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	<b>52,037</b>	1,129	-3,664	5	49,508
Short-term	<b>16,247</b>	-24	-997	0	15,226
Long-term	<b>35,790</b>	1,153	-2,667	5	34,282
Other financial corporations	<b>16,959</b>	-1,279	-1,228	4	14,456
Short-term	<b>5,454</b>	-1,060	-425	0	3,969
Long-term	<b>11,505</b>	-219	-803	4	10,487
Nonfinancial corporations, households and NPISHs	<b>35,078</b>	2,408	-2,436	1	35,052
Short-term	<b>10,793</b>	1,036	-572	0	11,257
Long-term	<b>24,286</b>	1,372	-1,864	1	23,795
<b>Insurance, pension, and standardized guarantee schemes</b>	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
<b>Trade credit and advances</b>	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
<b>Other accounts receivable</b>	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
<b>Reserve assets</b>	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	
<b>Securities</b>	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
<b>Liabilities</b>	<b>945,310</b>	<b>-6,325</b>	<b>-64,088</b>	<b>-868</b>	<b>874,029</b>
<b>Direct investment</b>	<b>380,491</b>	<b>52</b>	<b>-35,877</b>	<b>4,096</b>	<b>348,762</b>
<b>Equity and investment fund shares</b>	<b>242,296</b>	<b>3,266</b>	<b>-31,876</b>	<b>277</b>	<b>213,963</b>
Direct investor in direct investment enterprises	<b>241,874</b>	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
<b>Debt instruments</b>	<b>138,194</b>	<b>-3,213</b>	<b>-4,001</b>	<b>3,819</b>	<b>134,799</b>
Direct investor in direct investment enterprises	<b>40,945</b>	-1,034	-2,120	-202	37,589
Direct investment enterprises in direct investor (reverse investment)	<b>67,663</b>	-1,498	-506	4,021	69,680
Between fellow enterprises	<b>29,586</b>	-681	-1,375	0	27,530
<b>Portfolio investment</b>	<b>179,120</b>	<b>-2,042</b>	<b>-25,430</b>	<b>-160</b>	<b>151,489</b>
<b>Equity and investment fund shares</b>	<b>134,763</b>	<b>-587</b>	<b>-22,111</b>	<b>-104</b>	<b>111,961</b>
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
<b>Debt securities</b>	<b>44,357</b>	<b>-1,455</b>	<b>-3,318</b>	<b>-56</b>	<b>39,528</b>
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
<b>Financial derivatives (other than reserves) and employee stock options</b>	<b>12,507</b>	<b>-8,992</b>	<b>6,965</b>	<b>0</b>	<b>10,480</b>
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>	<b>12,508</b>	<b>-8,992</b>	<b>6,965</b>	<b>0</b>	<b>10,480</b>
<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
<b>Other investment</b>	<b>373,192</b>	<b>4,657</b>	<b>-9,746</b>	<b>-4,805</b>	<b>363,298</b>
<b>Other equity</b>	<b>27</b>	<b>0</b>	<b>-4</b>	<b>0</b>	<b>22</b>
<b>Currency and deposits</b>	<b>138,425</b>	<b>-5,982</b>	<b>-3,080</b>	<b>120</b>	<b>129,482</b>
Central banks	<b>2,872</b>	<b>-151</b>	<b>-457</b>	<b>-9</b>	<b>2,255</b>
Short-term	<b>2,872</b>	<b>-151</b>	<b>-457</b>	<b>-9</b>	<b>2,255</b>
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
<b>Loans</b>	<b>214,355</b>	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	<b>211,054</b>	12,523	-6,045	-4,566	212,967
Short-term	<b>10,149</b>	-470	-559	-78	9,042
Long-term	<b>200,905</b>	12,993	-5,486	-4,488	203,925
Other financial corporations	<b>17,043</b>	-150	-1,241	-56	15,597
Short-term	<b>2,284</b>	75	-195	-10	2,154
Long-term	<b>14,759</b>	-225	-1,046	-46	13,442
Nonfinancial corporations, households and NPISHs	<b>194,011</b>	12,673	-4,804	-4,510	197,370
Short-term	<b>7,865</b>	-545	-364	-69	6,887
Long-term	<b>186,146</b>	13,218	-4,440	-4,442	190,483
<b>Insurance, pension, and standardized guarantee schemes</b>	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	
<b>Trade credit and advances</b>	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
<b>Other accounts payable – other</b>	<b>8,595</b>	<b>-2,338</b>	<b>-494</b>	<b>-343</b>	<b>5,419</b>
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	<b>4,987</b>	<b>-2,471</b>	<b>-351</b>	0	2,166
Short-term	<b>4,987</b>	<b>-2,471</b>	<b>-351</b>	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	<b>4,117</b>	<b>-2,291</b>	<b>-248</b>	0	1,579
Short-term	<b>4,117</b>	<b>-2,291</b>	<b>-248</b>	0	1,579
Long-term	0	0	0	0	0
<b>Special drawing rights (Net incurrence of liabilities)</b>	7,977	0	-15	0	7,962

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

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

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

Table 1.9

## International Investment Position of the Banking Sector of the Russian Federation<sup>1</sup>

(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting				Position as of 30.09.2015
		transactions	valuation changes	other adjustments	total changes	
<b>Assets</b>	275,930	-12,693	3,957	-2,615	-11,351	264,579
<b>Direct investment</b>	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	
<b>Portfolio investment</b>	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
<b>Financial derivatives</b>	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
<b>Other investment</b>	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
<b>Liabilities</b>	226,442	-50,588	3,755	-956	-47,789	178,654
<b>Direct investment</b>	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
<b>Portfolio investment</b>	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
<b>Financial derivatives</b>	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
<b>Other investment</b>	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 <sup>2</sup>	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
<b>International investment position, net</b>	49,488	37,895	201	-1,659	36,437	85,925

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

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

Table 1.10

## The Russian Federation Merchandise Trade (Based on the 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
2013	523,275	99.2	445,151	100.3	78,125	93.4	341,337	101.7	295,022	46,314	181,939	150,128	31,810
2014	497,763	95.1	428,929	96.4	68,834	88.1	308,026	90.2	271,978	36,048	189,737	156,951	32,786
<b>2014</b>													
Q1	123,012	98.3	105,489	98.7	17,523	96.1	72,504	94.7	63,680	8,823	50,508	41,809	8,699
Q2	132,323	104.0	112,751	102.8	19,572	111.0	80,630	95.5	70,830	9,799	51,693	41,921	9,772
Q3	125,746	96.0	110,472	99.8	15,274	75.2	80,480	92.2	70,899	9,581	45,267	39,574	5,693
Q4	116,681	83.5	100,216	85.0	16,465	75.0	74,412	80.0	66,568	7,844	42,269	33,647	8,621
<b>2015</b>													
Q1	89,600	72.8	77,748	73.7	11,852	67.6	44,967	62.0	39,874	5,092	44,633	37,874	6,759
Q2	91,119	68.9	78,686	69.8	12,433	63.5	47,996	59.5	41,425	6,571	43,123	37,261	5,861
Q3	78,446	62.4	67,296	60.9	11,150	73.0	50,099	62.3	43,977	6,121	28,348	23,319	5,029
January	27,712	70.0	24,358	71.3	3,354	61.5	12,311	58.6	10,717	1,594	15,401	13,641	1,760
February	29,225	80.3	24,951	81.4	4,274	74.3	15,485	64.2	13,862	1,623	13,740	11,089	2,651
March	32,663	69.5	28,439	69.9	4,224	66.8	17,170	62.7	15,295	1,875	15,493	13,144	2,349
April	30,585	64.3	26,245	64.2	4,340	64.5	16,275	58.6	14,172	2,103	14,310	12,073	2,237
May	30,564	69.4	26,584	71.5	3,980	57.8	15,398	59.0	13,233	2,165	15,166	13,351	1,815
June	29,970	73.6	25,858	74.4	4,112	69.0	16,323	61.0	14,021	2,302	13,647	11,837	1,810
July	27,167	58.8	23,361	56.9	3,806	73.6	16,862	57.7	14,633	2,229	10,305	8,728	1,577
August	24,972	60.2	21,331	58.5	3,641	72.6	16,352	64.7	14,341	2,011	8,620	6,990	1,630
September	26,307	69.1	22,604	68.5	3,703	72.8	16,885	65.0	15,003	1,882	9,422	7,601	1,821
October	27,235	65.6	22,821	63.1	4,414	82.4	17,171	64.0	15,286	1,885	10,064	7,535	2,529
November	25,534	69.5	21,465	68.1	4,069	77.7	16,420	71.1	14,687	1,733	9,114	6,778	2,336

Table 1.11

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

(millions of US dollars)

	International reserves	Of which				
		foreign exchange reserves	of which			gold
			foreign exchange	SDRs	reserve position in IMF	
<b>2013</b>						
31.12	509,595	469,605	456,447	8,762	4,396	39,990
<b>2014</b>						
31.01	498,926	457,211	444,149	8,730	4,332	41,715
28.02	493,326	448,738	435,565	8,805	4,368	44,588
31.03	486,131	442,776	429,689	8,796	4,291	43,355
30.04	472,278	427,975	414,758	8,820	4,397	44,303
31.05	467,227	423,768	410,866	8,767	4,136	43,459
30.06	478,250	431,958	418,828	8,798	4,332	46,292
31.07	468,762	422,654	409,647	8,716	4,291	46,109
31.08	465,228	419,239	406,404	8,642	4,193	45,990
30.09	454,240	409,224	396,792	8,438	3,994	45,016
31.10	428,590	383,283	370,916	8,414	3,953	45,307
30.11	418,880	373,658	361,409	8,334	3,915	45,222
31.12	385,460	339,371	327,727	8,246	3,398	46,089
<b>2015</b>						
31.01	376,208	327,147	315,816	8,025	3,306	49,061
28.02	360,221	313,431	302,311	8,011	3,110	46,790
31.03	356,365	309,093	298,665	7,852	2,576	47,272
30.04	356,005	307,718	297,086	8,006	2,626	48,287
31.05	356,770	308,895	298,384	7,915	2,596	47,875
30.06	361,571	313,342	302,728	8,005	2,609	48,229
31.07	357,626	312,663	302,137	7,939	2,587	44,963
31.08	366,343	318,661	307,943	7,991	2,727	47,683
30.09	371,267	322,375	311,749	7,991	2,635	48,892
31.10	369,640	319,061	308,504	7,952	2,606	50,578
30.11	364,708	317,028	306,658	7,811	2,560	47,680
31.12	368,399	319,836	309,388	7,888	2,560	48,563

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



Table 1.12

## International Reserves and Foreign Currency Liquidity – Russia

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

(millions of US dollars)

	31.12.2015
<b>A. Official reserves</b>	<b>368,398.8</b>
(1) Foreign currency reserves (in convertible foreign currencies)	307,718.3
(a) Securities	271,316.2
of which: issuer headquartered in reporting country but located abroad	–
(b) total currency and deposits (including gold deposits) with:	36,402.1
(i) other national central banks	23,867.5
(ii) banks headquartered in the reporting country	0.1
of which: located abroad	0.1
(iii) banks headquartered outside the reporting country	12,534.5
of which: located in the reporting country	–
(2) IMF reserve position	2,560.3
(3) SDRs	7,888.3
(4) Gold (valued at current quotations of the Bank of Russia)	48,562.6
– volume in millions of fine troy ounces	45.5
(5) Other reserve assets (specify)	1,669.2
– financial derivatives	–
– loans to nonbank nonresidents	–
– other (assets in the form of reverse repo)	1,669.2
<b>B. Other foreign currency assets (specify)</b>	<b>22,167.1</b>
– securities not included in official reserve assets	–
– deposits not included in official reserve assets	22,167.1
– 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	-2,139.7	-255.5	-682.3	-1,201.9
– outflows (–), principal	-1,643.6	-96.7	-658.6	-888.4
– outflows (–), interest	-2,453.4	-217.1	-591.5	-1,644.8
– inflows (+), principal	1,342.2	35.9	360.6	945.7
– inflows (+), interest	615.2	22.5	207.1	385.6
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 (–)	-205.6	-205.6	–	–
(b) long positions (+)	–	–	–	–
3. Other (specify)	–	–	–	–
– outflows related to repos (–)	–	–	–	–
– inflows related to reverse repos (+)	–	–	–	–
– trade credit (–)	–	–	–	–
– trade credit (+)	–	–	–	–
– other accounts payable (–)	–	–	–	–
– other accounts receivable (+)	–	–	–	–

Table 1.12 (cont.)

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

(millions of US dollars)

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

Table 1.12 (end)

## IV. Memo Items

(millions of US dollars)

	31.12.2015
(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	204.2
– other instruments	–
(c) pledged assets	–
– included in reserve assets	–
– included in other foreign currency assets	–
(d) securities lent and on repo	25,017.9
– lent or repoed and included in Section I	–8,737.2
– lent or repoed but not included in Section I	–1,722.7
– borrowed or acquired and included in Section I	–
– borrowed or acquired but not included in Section I	35,477.8
(e) financial derivative assets (net, marked to market)	–
– forwards	–
– futures	–
– swaps	–
– options	–
– other	–
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	–
– aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	–
(a) short positions (–)	–
(b) long positions (+)	–
– aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	–
(a) short positions	–
(i) bought puts	–
(ii) written calls	–
(b) long positions	–
(i) bought calls	–
(ii) written puts	–
(2) To be disclosed less frequently:	–
(a) currency composition of reserves (by groups of currencies) <sup>1</sup>	368,398.8
– currencies in SDR basket <sup>2</sup>	353,540.8
– currencies not in SDR basket	14,858.0
– by individual currencies (optional)	–

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



Table 1.13 (cont.)

(millions of rubles, end of period)

	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014
Claims on other sectors	1,250	924	116,267	168,960	115,454	355,541	348,696	313,502	654,492
Other financial institutions	328	328	114,972	167,589	113,795	353,982	346,870	311,789	653,130
Public nonfinancial organizations	21	9	39	20	0	0	0	0	0
Other nonfinancial organizations	902	588	1,255	1,351	1,659	1,559	1,826	1,713	1,362
Households	—	—	—	—	—	—	—	—	—
Monetary base	4,122,406	5,513,332	5,578,717	6,467,318	8,190,328	8,644,114	9,852,818	10,503,880	11,331,954
Currency in circulation	3,062,083	4,118,563	4,372,081	4,622,921	5,785,151	6,895,836	7,667,687	8,307,462	8,840,538
Liabilities to credit institutions	1,060,323	1,394,769	1,206,636	1,844,397	2,405,177	1,748,278	2,185,132	2,196,418	2,491,416
Deposits	957,250	1,294,099	1,194,165	1,560,689	1,816,301	1,748,278	2,185,132	2,196,418	2,491,416
Securities other than shares	103,073	100,670	12,472	283,708	588,876	—	—	—	—
Other liabilities to credit institutions	33	75	816,038	170,682	686	87	13	18	378,222
Deposits included in broad money	58,490	75,871	270,404	161,180	142,724	141,282	42,076	108,591	54,269
Transferable deposits	58,482	75,866	170,403	115,479	133,972	119,581	42,075	108,590	52,768
Other financial institutions	0	234	74,795	632	2,860	872	21,056	77,732	36,003
Public nonfinancial organizations	54,830	70,422	89,827	106,831	121,968	109,049	20,526	30,141	16,168
Other nonfinancial organizations	3,652	5,210	5,781	8,016	9,145	9,660	493	716	597
Households	—	—	—	—	—	—	—	—	—
Other deposits	7	5	100,001	45,701	8,752	21,701	1	1	1,501
Other financial institutions	0	0	100,000	45,700	8,750	21,700	0	0	1,500
Public nonfinancial organizations	7	5	1	1	1	0	0	0	0
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—
Shares and other equity	84,156	462,051	1,902,352	2,099,113	2,358,878	3,235,383	2,724,457	3,151,918	9,054,101
Other items (net)	350,467	150,385	243,722	626,520	364,101	293,342	393,567	524,202	432,348
Other liabilities	472,560	376,906	594,905	877,832	692,780	601,110	692,184	821,570	731,515
Other assets	122,093	226,521	351,183	251,312	328,679	307,768	298,617	297,369	299,166



Table 1.13 (end)

(millions of rubles, end of period)

	Feb, 2015	Mar, 2015	Apr, 2015	May, 2015	Jun, 2015	Jul, 2015	Aug, 2015	Sep, 2015	Oct, 2015	Nov, 2015
Claims on other sectors	653,589	653,455	691,655	692,995	692,978	733,372	769,657	887,501	945,501	1,089,327
Other financial institutions	650,643	650,640	688,830	690,537	690,533	730,408	766,513	884,332	942,097	1,086,792
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	2,946	2,815	2,825	2,457	2,445	2,963	3,143	3,169	3,403	2,535
Households	-	-	-	-	-	-	-	-	-	-
Monetary base	9,665,548	9,662,524	9,519,994	9,201,865	9,706,526	9,805,685	9,837,216	9,810,371	9,774,917	9,887,244
Currency in circulation	7,715,773	7,522,716	7,699,241	7,540,720	7,639,264	7,718,074	7,759,975	7,711,864	7,731,981	7,725,449
Liabilities to credit institutions	1,949,776	2,139,808	1,820,753	1,661,145	2,067,263	2,087,611	2,077,240	2,098,507	2,042,936	2,161,795
Deposits	1,949,776	2,139,808	1,820,753	1,661,145	2,067,263	2,087,611	2,077,240	2,098,507	2,042,936	2,161,795
Securities other than shares	-	-	-	-	-	-	-	-	-	-
Other liabilities to credit institutions	242,530	280,163	334,755	319,292	124,074	31,446	65,021	64,945	5,186	7,940
Deposits included in broad money	62,797	54,663	63,274	71,955	66,668	76,227	84,984	45,040	44,627	62,319
Transferable deposits	61,795	53,462	54,272	66,253	63,917	70,276	69,982	41,139	38,325	54,017
Other financial institutions	43,627	37,082	35,670	51,669	48,947	53,892	55,356	24,464	20,804	40,221
Public nonfinancial organizations	17,742	15,942	18,171	14,150	14,575	16,005	14,267	16,372	17,211	13,410
Other nonfinancial organizations	426	458	432	435	394	379	359	303	311	387
Households	-	-	-	-	-	-	-	-	-	-
Other deposits	1,001	1,201	9,002	5,701	2,751	5,951	15,002	3,902	6,301	8,302
Other financial institutions	1,000	1,200	9,000	5,700	2,750	5,950	15,000	3,900	6,300	8,300
Public nonfinancial organizations	0	0	1	0	0	0	1	0	0	1
Other nonfinancial organizations	1	1	1	1	1	1	2	2	1	2
Households	-	-	-	-	-	-	-	-	-	-
Shares and other equity	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
Other items (net)	1,118,737	560,532	-942,020	-798,680	27,871	593,488	2,792,362	2,839,712	2,179,833	2,318,354
Other liabilities	1,729,832	961,407	-564,246	-412,704	398,056	965,739	3,174,340	3,232,140	2,631,238	2,737,668
Other assets	611,095	400,874	377,774	385,976	370,185	372,251	381,978	392,428	451,404	419,314



Table 1.14

(millions of rubles, end of period)

	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014
Net foreign assets	-1,125,723	-1,840,487	-329,983	918,916	694,147	1,588,546	1,218,134	1,769,184	4,014,463
Claims on nonresidents	1,647,089	2,295,664	4,681,844	4,850,175	5,160,596	6,777,164	7,268,945	8,769,653	13,703,980
Foreign currency	80,103	71,938	218,751	163,244	141,010	166,215	183,902	192,022	981,942
Deposits	754,378	1,001,168	2,158,783	2,036,286	1,694,042	3,255,521	3,537,707	4,391,867	5,284,944
Securities other than shares	193,503	261,250	407,514	738,960	821,199	984,303	923,316	1,179,280	2,242,413
Loans	579,249	847,687	1,725,757	1,723,542	2,123,030	1,950,065	2,056,418	2,470,809	4,605,205
Other	39,855	113,621	171,039	188,143	381,315	421,059	567,602	535,676	589,475
Liabilities to nonresidents	2,772,812	4,136,151	5,011,827	3,931,259	4,466,449	5,188,618	6,050,811	7,000,470	9,689,516
Deposits	741,731	1,005,296	981,546	932,605	1,239,080	5,032,897	5,743,306	6,717,887	9,357,641
Securities other than shares	86,914	151,394	97,431	86,045	83,649	110,763	237,130	210,056	288,910
Loans	1,808,464	2,800,279	3,721,503	2,775,265	3,011,561	17,598	33,779	70,265	39,988
Other	135,704	179,182	211,347	137,345	132,159	27,361	36,597	2,262	2,978
Claims on central bank	1,339,591	1,817,772	2,593,250	2,599,142	3,127,501	2,705,576	3,422,984	3,516,401	4,538,576
Currency	276,909	416,326	577,251	584,869	722,405	957,281	1,237,623	1,321,893	1,669,075
Deposits	959,608	1,300,776	2,003,527	1,730,564	1,816,221	1,748,295	2,185,361	2,194,508	2,869,501
Securities other than shares	103,073	100,670	12,472	283,708	588,876	-	-	-	-
Net claims on general government	476,259	560,411	-82,355	484,215	753,920	941,122	1,298,147	2,244,352	2,140,753
Claims on federal government	585,061	624,942	534,387	878,463	1,375,350	2,074,567	2,093,886	2,409,506	2,532,753
Securities	576,433	616,037	513,178	851,623	1,357,046	2,050,460	2,072,338	2,387,318	2,496,711
Other claims	8,628	8,905	21,209	26,840	18,304	24,108	21,547	22,189	36,042
Claims on state and local government	195,480	243,843	353,490	501,769	583,797	614,145	765,067	1,114,772	1,298,818
Securities	100,869	123,985	195,906	268,983	318,204	245,991	234,253	297,729	263,632
Other claims	94,610	119,857	157,584	232,786	265,593	368,153	530,815	817,043	1,035,186
Liabilities to federal government	38,280	26,859	698,120	666,202	881,610	1,378,476	1,300,529	1,024,772	1,467,612
Deposits	32,861	20,858	684,005	652,528	864,067	1,360,004	1,273,539	996,883	1,438,369
Other liabilities	5,419	6,001	14,114	13,675	17,543	18,472	26,990	27,889	29,243

Table 1.14 (cont.)

(millions of rubles, end of period)

	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014
Liabilities to state and local government	266,002	281,515	272,112	229,815	323,617	369,114	260,277	255,154	223,206
Deposits	266,002	281,515	272,112	229,815	323,617	369,114	260,277	255,154	223,206
Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	8,759,215	13,077,518	17,829,032	18,246,901	20,671,447	26,265,263	31,432,301	36,927,327	45,085,302
Other financial institutions	209,546	226,679	383,369	396,790	535,195	823,514	1,142,018	1,435,002	2,197,411
Public nonfinancial organizations	221,888	289,312	294,771	287,007	299,299	376,648	385,231	442,866	538,389
Other nonfinancial organizations	6,259,271	9,316,503	12,770,637	13,630,498	15,311,113	19,009,659	21,492,061	24,254,284	30,104,871
Households	2,068,510	3,245,024	4,380,254	3,932,605	4,525,840	6,055,441	8,412,992	10,795,176	12,244,631
Liabilities to central bank	44,349	50,696	3,867,893	1,906,408	583,470	1,477,655	3,006,245	4,744,626	9,543,289
Deposits included in broad money	7,283,068	10,458,007	12,211,463	14,896,568	18,585,686	22,674,786	25,754,214	30,177,756	35,806,389
Transferable deposits	2,720,512	3,792,135	3,688,211	4,172,108	5,663,143	6,799,293	7,281,418	8,442,423	8,164,525
Other financial institutions	187,668	250,588	231,936	233,840	314,188	392,732	351,434	461,839	432,791
Public nonfinancial organizations	148,906	221,930	313,440	354,705	404,223	464,448	521,982	661,219	510,562
Other nonfinancial organizations	1,755,405	2,395,462	2,236,475	2,449,767	3,302,289	3,772,397	3,822,681	4,303,628	4,457,357
Households	628,533	924,154	906,359	1,133,796	1,642,443	2,169,715	2,585,321	3,015,736	2,763,815
Other deposits	4,562,556	6,665,873	8,523,253	10,724,460	12,922,543	15,875,493	18,472,796	21,735,334	27,641,864
Other financial institutions	127,283	225,418	406,945	535,734	560,054	867,932	1,239,766	1,398,431	1,710,166
Public nonfinancial organizations	79,502	85,347	94,551	180,181	202,930	203,604	209,846	174,311	288,737
Other nonfinancial organizations	1,139,329	2,065,187	2,968,659	3,600,220	3,893,532	5,013,124	5,472,832	6,477,291	10,262,446
Households	3,216,442	4,289,921	5,053,098	6,408,324	8,266,026	9,790,833	11,550,352	13,685,301	15,380,515
Deposits excluded from broad money	21,396	40,518	307,041	336,399	289,021	533,344	573,083	853,835	1,989,308
Securities other than shares excluded from broad money	723,735	701,375	657,165	617,860	643,084	806,521	1,119,983	1,411,163	1,610,102
Shares and other equity	1,574,641	2,739,898	3,255,824	4,120,309	4,609,814	5,186,304	6,028,516	6,764,290	6,600,675
Other items (net)	-197,846	-375,280	-289,441	371,629	535,941	821,897	889,524	505,593	229,331
Other liabilities	748,349	929,287	1,603,035	2,738,922	3,074,626	3,755,547	4,360,801	4,978,414	9,362,425
Other assets	863,546	1,212,092	1,728,472	2,100,301	2,262,842	2,608,041	3,183,547	4,052,822	8,276,747
Consolidation adjustment	-82,649	-92,476	-164,005	-266,993	-275,844	-325,609	-287,730	-419,999	-856,348

Table 1.14 (cont.)

	Feb, 2015	Mar, 2015	Apr, 2015	May, 2015	Jun, 2015	Jul, 2015	Aug, 2015	Sep, 2015	Oct, 2015	Nov, 2015
Net foreign assets	4,897,951	4,845,606	5,270,153	5,278,826	5,691,148	5,893,138	6,385,350	6,665,747	6,719,391	6,765,313
Claims on nonresidents	14,608,650	13,779,188	13,192,059	13,246,374	13,870,780	14,336,515	15,767,961	15,876,971	15,474,443	15,715,002
Foreign currency	778,299	687,015	519,176	523,697	542,728	514,619	593,895	545,957	475,990	448,912
Deposits	5,809,022	5,413,625	5,649,821	5,481,543	5,776,055	5,725,470	6,250,247	6,547,187	6,271,557	5,949,757
Securities other than shares	2,468,404	2,387,767	2,211,953	2,296,824	2,405,617	2,553,778	2,901,259	2,936,804	2,994,155	3,184,425
Loans	4,929,194	4,674,044	4,137,718	4,271,446	4,493,801	4,873,396	5,343,529	5,117,471	4,986,546	5,398,797
Other	623,731	616,737	673,392	672,865	652,580	669,252	679,031	729,552	746,195	733,111
Liabilities to nonresidents	9,710,699	8,933,582	7,921,907	7,967,548	8,179,633	8,443,377	9,382,612	9,211,224	8,755,052	8,949,690
Deposits	9,474,392	8,720,476	7,742,148	7,791,219	7,999,976	8,253,435	9,166,617	8,985,549	8,518,474	8,704,701
Securities other than shares	200,928	195,050	174,560	170,540	172,198	183,861	206,083	216,168	224,334	232,222
Loans	31,879	14,318	2,238	2,706	4,115	3,210	6,617	5,651	8,121	8,455
Other	3,501	3,737	2,960	3,083	3,344	2,872	3,294	3,856	4,123	4,312
Claims on central bank	3,238,114	3,401,771	3,235,227	2,950,056	3,172,627	3,078,833	3,114,021	3,127,757	2,990,817	3,109,174
Currency	1,043,850	981,871	1,079,632	964,070	979,768	958,548	974,241	967,012	945,061	938,852
Deposits	2,194,264	2,419,900	2,155,596	1,985,986	2,192,859	2,120,286	2,139,780	2,160,745	2,045,755	2,170,322
Securities other than shares	0	0	0	0	0	0	0	0	0	0
Net claims on general government	1,891,076	1,897,778	1,831,351	1,823,775	1,851,490	1,896,752	2,000,492	1,798,942	1,442,712	1,616,449
Claims on federal government	2,653,097	2,684,055	2,628,962	2,786,617	2,760,195	3,041,838	3,361,611	3,437,643	3,417,674	3,504,982
Securities	2,614,368	2,575,560	2,502,673	2,665,408	2,644,647	2,956,386	3,291,141	3,378,642	3,349,086	3,447,545
Other claims	38,729	108,495	126,289	121,209	115,548	85,451	70,470	59,001	68,588	57,436
Claims on state and local government	1,278,804	1,244,255	1,215,047	1,190,716	1,199,998	1,210,266	1,207,981	1,232,474	1,216,714	1,266,063
Securities	269,062	264,132	280,391	278,756	259,669	268,518	269,852	278,119	285,639	283,507
Other claims	1,009,742	980,123	934,656	911,960	940,328	941,748	938,129	954,356	931,075	982,556
Liabilities to federal government	1,596,617	1,424,929	1,181,903	1,242,116	1,222,126	1,334,160	1,537,939	1,810,679	2,050,618	2,083,796
Deposits	1,554,579	1,396,705	1,160,556	1,211,175	1,192,082	1,301,361	1,495,290	1,782,186	2,019,960	2,050,961
Other liabilities	42,037	28,224	21,347	30,940	30,044	32,798	42,648	28,493	30,658	32,835

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

	Feb, 2015	Mar, 2015	Apr, 2015	May, 2015	Jun, 2015	Jul, 2015	Aug, 2015	Sep, 2015	Oct, 2015	Nov, 2015
Liabilities to state and local government	444,209	605,603	830,755	911,441	886,577	1,021,192	1,031,162	1,060,496	1,141,059	1,070,798
Deposits	444,209	605,603	830,755	911,441	886,577	1,021,192	1,031,162	1,060,496	1,141,059	1,070,798
Other liabilities	0	0	0	0	0	0	0	0	0	0
Claims on other sectors	45,859,262	44,997,246	44,261,596	44,526,487	44,905,881	45,833,905	47,174,816	47,144,392	47,134,335	47,698,630
Other financial institutions	2,455,753	2,482,165	2,430,842	2,400,937	2,465,805	2,481,315	2,548,112	2,295,626	2,281,013	2,311,678
Public nonfinancial organizations	519,209	509,253	493,042	492,450	501,261	504,949	522,815	526,815	554,303	556,330
Other nonfinancial organizations	30,907,675	30,187,391	29,646,959	29,989,006	30,350,310	31,245,136	32,463,067	32,707,148	32,731,636	33,294,961
Households	11,976,624	11,818,437	11,690,754	11,644,093	11,588,506	11,602,506	11,640,822	11,614,804	11,567,384	11,535,661
Liabilities to central bank	7,948,489	7,880,055	7,862,607	7,213,880	7,308,390	7,068,222	6,940,299	6,199,664	5,864,715	5,350,018
Deposits included in broad money	37,224,484	36,793,820	35,985,479	36,210,739	37,075,804	37,771,489	39,858,275	40,520,228	40,042,809	40,733,095
Transferable deposits	8,349,437	8,255,908	8,141,563	8,331,759	8,380,854	8,211,190	8,421,212	8,312,745	8,066,467	8,468,449
Other financial institutions	422,736	481,094	727,803	729,471	538,817	542,991	535,329	554,925	543,418	523,537
Public nonfinancial organizations	549,109	548,381	528,375	540,983	528,016	518,481	584,367	556,988	508,912	519,518
Other nonfinancial organizations	4,925,919	4,815,206	4,284,313	4,493,444	4,639,322	4,412,291	4,662,864	4,564,665	4,408,116	4,797,566
Households	2,451,673	2,411,228	2,601,072	2,567,860	2,674,699	2,737,428	2,638,652	2,636,166	2,606,020	2,627,827
Other deposits	28,875,048	28,537,912	27,843,916	27,878,981	28,694,949	29,560,299	31,437,063	32,207,483	31,976,343	32,264,646
Other financial institutions	1,669,966	1,806,484	1,883,170	1,853,644	1,964,334	1,924,038	1,953,297	2,130,694	2,033,982	1,921,317
Public nonfinancial organizations	279,792	287,389	302,512	346,945	371,795	396,604	564,270	499,574	393,790	365,721
Other nonfinancial organizations	10,750,596	10,222,773	9,592,280	9,312,915	9,600,979	10,032,382	10,887,868	11,450,545	11,427,430	11,586,495
Households	16,174,694	16,221,266	16,065,955	16,365,477	16,757,841	17,207,274	18,031,628	18,126,671	18,121,140	18,391,113
Deposits excluded from broad money	2,064,521	2,123,262	2,308,165	2,258,422	2,121,591	2,076,500	2,267,344	2,399,640	2,210,434	2,409,733
Securities other than shares excluded from broad money	<b>1,707,916</b>	<b>1,693,550</b>	<b>1,690,501</b>	<b>1,711,298</b>	<b>1,689,473</b>	<b>1,708,600</b>	<b>1,702,682</b>	<b>1,705,164</b>	<b>1,815,039</b>	<b>1,856,519</b>
Shares and other equity	6,602,285	6,699,433	6,766,867	6,739,700	6,746,016	6,841,577	6,813,248	6,860,259	6,983,525	7,001,043
Other items (net)	338,707	-47,718	-15,292	445,105	679,872	1,236,241	1,092,829	1,051,884	1,370,731	1,839,157
Other liabilities	9,282,766	8,656,995	8,222,957	8,425,047	8,920,162	9,039,079	9,563,830	9,445,296	9,433,487	9,856,575
Other assets	8,156,498	7,787,692	7,267,415	7,075,229	7,279,661	6,997,500	7,661,933	7,566,815	7,231,855	7,205,867
Consolidation adjustment	-787,561	-917,020	-970,834	-904,713	-960,628	-805,338	-809,068	-826,598	-830,901	-811,551

Table 1.15

## Banking System Survey

(millions of rubles, end of period)

	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014
Net foreign assets	6,881,938	9,912,850	12,197,869	13,942,674	15,041,198	17,391,930	17,314,401	18,180,013	25,250,924
Claims on nonresidents	9,733,962	14,050,190	17,210,975	18,215,742	19,774,767	22,861,791	23,722,395	25,527,739	35,404,134
Liabilities to nonresidents	2,852,024	4,137,339	5,013,106	4,273,068	4,733,568	5,469,861	6,407,994	7,347,727	10,153,209
Domestic claims	5,795,598	7,951,912	10,078,161	13,241,822	17,468,220	22,155,581	26,579,432	32,234,091	37,400,216
Net claims on general government	-2,964,867	-5,126,530	-7,867,138	-5,174,038	-3,318,681	-4,465,223	-5,201,565	-5,006,738	-8,339,577
Claims on federal government	832,145	979,456	887,765	1,235,654	1,722,664	2,407,434	2,464,191	2,773,665	2,901,030
Claims on state and local government	195,480	243,843	354,836	503,173	584,219	614,552	765,479	1,115,186	1,298,974
Liabilities to federal government	3,500,102	5,722,912	8,405,327	6,261,232	4,832,879	6,547,485	7,428,903	7,921,557	11,590,015
Liabilities to state and local government	492,390	626,917	704,411	651,633	792,686	939,723	1,002,332	974,031	949,566
Claims on other sectors	8,760,465	13,078,442	17,945,299	18,415,861	20,786,901	26,620,804	31,780,997	37,240,829	45,739,794
Other financial institutions	209,874	227,007	498,341	564,379	648,990	1,177,496	1,488,888	1,746,790	2,850,541
Public nonfinancial organizations	221,908	289,320	294,811	287,027	299,299	376,649	385,231	442,866	538,389
Other nonfinancial organizations	6,260,173	9,317,091	12,771,892	13,631,849	15,312,772	19,011,218	21,493,887	24,255,997	30,106,233
Households	2,068,510	3,245,024	4,380,254	3,932,605	4,525,840	6,055,441	8,412,992	10,795,176	12,244,631

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

	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014
Broad money liabilities	10,126,732	14,236,116	16,276,697	19,095,800	23,791,156	28,754,623	32,226,354	37,271,915	43,032,122
Currency outside banking system	2,785,174	3,702,237	3,794,829	4,038,051	5,062,746	5,938,555	6,430,063	6,985,568	7,171,463
Transferable deposits	2,778,994	3,868,001	3,858,613	4,287,587	5,797,116	6,918,873	7,323,494	8,551,012	8,217,293
Other financial institutions	187,668	250,822	306,731	234,472	317,047	393,604	372,490	539,572	468,794
Public nonfinancial organizations	203,736	292,353	403,267	461,535	526,191	573,497	542,508	691,360	526,730
Other nonfinancial organizations	1,759,058	2,400,672	2,242,256	2,457,783	3,311,434	3,782,057	3,823,174	4,304,344	4,457,954
Households	628,533	924,154	906,359	1,133,796	1,642,443	2,169,715	2,585,321	3,015,736	2,763,815
Other deposits	4,562,564	6,665,878	8,623,254	10,770,161	12,931,295	15,897,194	18,472,797	21,735,335	27,643,365
Other financial institutions	127,283	225,418	506,945	581,434	568,804	889,632	1,239,766	1,398,431	1,711,666
Public nonfinancial organizations	79,509	85,352	94,552	180,182	202,931	203,604	209,846	174,311	288,737
Other nonfinancial organizations	1,139,329	2,065,188	2,968,660	3,600,220	3,893,533	5,013,125	5,472,832	6,477,292	10,262,447
Households	3,216,442	4,289,921	5,053,098	6,408,324	8,266,026	9,790,833	11,550,352	13,685,301	15,380,515
Deposits excluded from broad money	21,396	40,518	307,041	336,399	289,021	533,344	573,083	853,835	1,989,308
Securities other than shares excluded from broad money	723,735	701,375	657,165	617,860	643,084	806,521	1,119,983	1,411,163	1,610,102
Shares and other equity	1,658,797	3,201,948	5,158,176	6,219,422	6,968,692	8,421,687	8,752,973	9,916,207	15,654,776
Other items (net)	146,876	-315,195	-123,049	915,016	817,465	1,031,336	1,221,439	960,983	364,832
Other liabilities	1,220,908	1,306,194	2,197,940	3,616,755	3,767,406	4,356,657	5,052,985	5,799,985	10,093,940
Other assets	985,639	1,438,613	2,079,655	2,351,613	2,591,521	2,915,809	3,482,164	4,350,190	8,575,913
Consolidation adjustment	-88,393	-182,776	-241,335	-350,126	-358,420	-409,512	-349,381	-488,812	-1,153,194

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

	Feb, 2015	Mar, 2015	Apr, 2015	May, 2015	Jun, 2015	Jul, 2015	Aug, 2015
Net foreign assets	<b>26,290,184</b>	<b>25,229,867</b>	<b>23,270,512</b>	<b>23,592,242</b>	<b>25,398,192</b>	<b>26,600,769</b>	<b>30,301,623</b>
Claims on nonresidents	36,592,926	34,692,924	31,688,994	32,112,819	34,022,716	35,538,228	40,215,956
Liabilities to nonresidents	<b>10,302,742</b>	<b>9,463,058</b>	<b>8,418,482</b>	<b>8,520,576</b>	<b>8,624,524</b>	<b>8,937,459</b>	<b>9,914,333</b>
Domestic claims	38,273,269	37,945,005	37,980,248	38,414,928	38,444,081	39,239,278	39,883,670
Net claims on general government	-8,239,581	-7,705,696	-6,973,003	-6,804,553	-7,154,779	-7,327,999	-8,060,803
Claims on federal government	3,044,815	3,081,599	3,015,037	3,180,450	3,160,727	3,459,480	3,810,110
Claims on state and local government	1,278,962	1,244,412	1,215,207	1,190,877	1,200,047	1,210,586	1,208,136
Liabilities to federal government	11,567,136	10,580,025	9,439,671	9,398,550	9,898,318	10,144,146	11,252,557
Liabilities to state and local government	996,223	1,451,682	1,763,576	1,777,330	1,617,235	1,853,919	1,826,492
Claims on other sectors	46,512,851	45,650,701	44,953,252	45,219,481	45,598,860	46,567,277	47,944,473
Other financial institutions	3,106,396	3,132,805	3,119,672	3,091,474	3,156,338	3,211,723	3,314,625
Public nonfinancial organizations	519,209	509,253	493,042	492,450	501,261	504,949	522,815
Other nonfinancial organizations	30,910,621	30,190,207	29,649,784	29,991,464	30,352,755	31,248,099	32,466,211
Households	11,976,624	11,818,437	11,690,754	11,644,093	11,588,506	11,602,506	11,640,822

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

	Feb, 2015	Mar, 2015	Apr, 2015	May, 2015	Jun, 2015	Jul, 2015	Aug, 2015
Broad money liabilities	43,959,204	43,389,329	42,668,363	42,859,343	43,801,967	44,607,242	46,728,994
Currency outside banking system	6,671,923	6,540,845	6,619,609	6,576,649	6,659,496	6,759,526	6,785,735
Transferable deposits	8,411,232	8,309,370	8,195,835	8,398,012	8,444,771	8,281,466	8,491,194
Other financial institutions	466,363	518,156	763,473	781,140	587,764	596,883	590,685
Public nonfinancial organizations	566,850	564,323	546,546	555,133	542,592	534,485	598,634
Other nonfinancial organizations	4,926,345	4,815,664	4,284,745	4,493,879	4,639,716	4,412,670	4,663,223
Households	2,451,673	2,411,228	2,601,072	2,567,860	2,674,699	2,737,428	2,638,652
Other deposits	28,876,049	28,539,113	27,852,918	27,884,682	28,697,701	29,566,250	31,452,065
Other financial institutions	1,670,966	1,807,684	1,892,170	1,859,344	1,967,084	1,929,988	1,968,297
Public nonfinancial organizations	279,792	287,389	302,512	346,945	371,795	396,604	564,271
Other nonfinancial organizations	10,750,597	10,222,774	9,592,281	9,312,916	9,600,980	10,032,384	10,887,870
Households	16,174,694	16,221,266	16,065,955	16,365,477	16,757,841	17,207,274	18,031,628
Deposits excluded from broad money	2,064,521	2,123,262	2,308,165	2,258,422	2,121,591	2,076,500	2,267,344
Securities other than shares excluded from broad money	1,707,916	1,693,550	1,690,501	1,711,298	1,689,473	1,708,600	1,702,682
Shares and other equity	15,656,365	15,753,495	15,839,248	15,812,064	15,818,368	15,913,919	15,885,576
Other items (net)	1,175,448	215,237	-1,255,517	-633,957	410,874	1,533,786	3,600,697
Other liabilities	11,012,598	9,618,401	7,658,711	8,012,343	9,318,218	10,004,818	12,738,170
Other assets	8,767,594	8,188,567	7,645,189	7,461,205	7,649,847	7,369,751	8,043,911
Consolidation adjustment	-1,069,557	-1,214,598	-1,269,038	-1,185,095	-1,257,498	-1,101,281	-1,093,562



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

	Sep, 2015				Oct, 2015				Nov, 2015			
	in national currency		in foreign currency		in national currency		in foreign currency		in national currency		in foreign currency	
	total		total		total		total		total		total	
Net foreign assets	<b>859,233</b>	29,956,019	<b>30,815,252</b>	<b>793,637</b>	29,220,132	<b>30,013,769</b>	787,702	29,720,985	<b>30,508,687</b>			
Claims on nonresidents	2,091,450	38,507,166	40,598,615	1,941,733	37,477,367	39,419,099	1,968,193	38,206,818	40,175,011			
Liabilities to nonresidents	<b>1,232,216</b>	8,551,147	<b>9,783,363</b>	<b>1,148,095</b>	8,257,235	<b>9,405,330</b>	1,180,492	8,485,833	9,666,324			
Domestic claims	37,680,427	2,458,217	40,138,644	37,535,970	2,674,515	40,210,485	37,972,810	3,302,578	41,275,388			
Net claims on general government	-41,472	-7,851,778	-7,893,249	-558,768	-7,310,583	-7,869,351	-537,365	-6,975,204	-7,512,569			
Claims on federal government	2,911,614	976,466	3,888,080	2,913,508	966,523	3,880,032	2,961,509	1,027,534	3,989,043			
Claims on state and local government	1,232,475	123	1,232,599	1,218,760	112	1,218,872	1,267,056	112	1,267,168			
Liabilities to federal government	2,312,354	8,828,299	11,140,653	2,684,311	8,277,152	10,961,463	2,915,009	8,002,780	10,917,789			
Liabilities to state and local government	1,873,207	68	1,873,275	2,006,725	66	2,006,792	1,850,922	69	1,850,991			
Claims on other sectors	37,721,899	10,309,994	48,031,893	38,094,738	9,985,097	48,079,835	38,510,175	10,277,782	48,787,957			
Other financial institutions	2,664,677	515,280	3,179,958	2,711,312	511,797	3,223,110	2,875,462	523,008	3,398,470			
Public nonfinancial organizations	466,802	60,012	526,815	497,318	56,985	554,303	499,585	56,745	556,330			
Other nonfinancial organizations	23,280,592	9,429,725	32,710,317	23,605,245	9,129,794	32,735,039	23,886,147	9,411,349	33,297,496			
Households	11,309,827	304,976	11,614,804	11,280,862	286,521	11,567,384	11,248,981	286,680	11,535,661			

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

	Sep. 2015			Oct. 2015			Nov. 2015		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
Broad money liabilities	X	X	47,310,121	X	X	46,874,355	X	X	47,582,011
Money Supply (National Definition)	32,950,833	X	X	32,859,637	X	X	33,315,431	X	X
Currency outside banking system	6,744,853	-	6,744,853	6,786,919	-	6,786,919	6,786,597	-	6,786,597
Transferable deposits	8,353,884	-	8,353,884	8,104,792	-	8,104,792	8,522,466	-	8,522,466
Other financial institutions	579,389	-	579,389	564,222	-	564,222	563,758	-	563,758
Public nonfinancial organizations	573,361	-	573,361	526,123	-	526,123	532,928	-	532,928
Other nonfinancial organizations	4,564,968	-	4,564,968	4,408,427	-	4,408,427	4,797,952	-	4,797,952
Households	2,636,166	-	2,636,166	2,606,020	-	2,606,020	2,627,827	-	2,627,827
Other deposits	17,852,096	14,359,288	32,211,385	17,967,926	14,014,718	31,982,644	18,006,368	14,266,580	32,272,948
Other financial institutions	1,904,372	230,222	2,134,594	1,800,258	240,025	2,040,282	1,683,802	245,815	1,929,617
Public nonfinancial organizations	325,654	173,920	499,574	227,848	165,943	393,790	213,199	152,522	365,721
Other nonfinancial organizations	3,471,782	7,978,765	11,450,547	3,665,870	7,761,561	11,427,431	3,689,287	7,897,210	11,586,497
Households	12,150,289	5,976,382	18,126,671	12,273,950	5,847,190	18,121,140	12,420,080	5,971,033	18,391,113
Deposits excluded from broad money	<b>1,462,026</b>	937,613	<b>2,399,640</b>	<b>1,468,691</b>	741,743	<b>2,210,434</b>	1,633,398	776,335	2,409,733
Securities other than shares excluded from broad money	<b>1,471,341</b>	233,823	<b>1,705,164</b>	<b>1,580,008</b>	235,031	<b>1,815,039</b>	1,611,385	245,134	1,856,519
Shares and other equity	15,932,575	0	15,932,575	16,055,826	0	16,055,826	16,073,328	0	16,073,328
Other items (net)	<b>3,606,396</b>	0	<b>3,606,396</b>	<b>3,268,599</b>	0	<b>3,268,599</b>	3,862,483	0	3,862,483
Other liabilities	<b>12,677,436</b>	0	<b>12,677,436</b>	<b>12,064,725</b>	0	<b>12,064,725</b>	12,594,243	0	12,594,243
Other assets	7,959,243	0	7,959,243	7,683,259	0	7,683,259	7,625,181	0	7,625,181
Consolidation adjustment	-1,111,797	0	-1,111,797	-1,112,867	0	-1,112,867	-1,106,579	0	-1,106,579

Table 1.16

## Money Supply (National Definition)

(billions of rubles)

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

Table 1.16 (end)

	M2 Money supply (5+6)	Money supply growth rates, %			
		to previous month	to beginning of the year		to month of year ago
			10	11	
	9				
<b>2014</b>					
31.12	32,110.5	4.8	-		2.2
<b>2015</b>					
31.01	31,448.6	-2.1	-2.1		4.4
28.02	31,716.4	0.9	-1.2		4.1
31.03	31,636.7	-0.3	-1.5		6.2
30.04	32,103.4	1.5	0.0		6.4
31.05	32,310.2	0.6	0.6		6.8
30.06	32,492.8	0.6	1.2		6.8
31.07	32,665.5	0.5	1.7		7.0
31.08	33,030.7	1.1	2.9		7.6
30.09	32,950.8	-0.2	2.6		7.5
31.10	32,859.6	-0.3	2.3		8.6
30.11	33,315.4	1.4	3.8		8.8
31.12	35,809.2	7.5	11.5		11.5

Table 1.17

## Monetary Base (Broad Definition)

(billions of rubles)

	Broad monetary base	Including					the Bank of Russia bonds (OBRs) held by banks <sup>1</sup>
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
31.12.2003	1,914.3	1,224.7	304.9	267.4	87.3	–	
31.12.2004	2,380.3	1,669.9	480.4	121.7	91.4	9.7	
31.12.2005	2,914.2	2,195.4	508.6	161.4	7.2	32.9	
31.12.2006	4,122.4	3,062.1	638.1	221.1	98.1	103.1	
31.12.2007	5,513.3	4,118.6	802.2	221.6	270.3	100.7	
31.12.2008	5,578.7	4,372.1	1,027.6	29.9	136.6	12.5	
31.12.2009	6,467.3	4,622.9	900.3	151.4	509.0	283.7	
31.12.2010	8,190.3	5,785.2	994.7	188.4	633.2	588.9	
31.12.2011	8,644.1	6,895.8	981.6	378.4	388.3	–	
31.12.2012	9,852.8	7,667.7	1,356.3	425.6	403.3	–	
31.12.2013	10,503.9	8,307.5	1,270.0	408.8	517.6	–	
31.12.2014	11,332.0	8,840.5	1,215.5	471.3	804.6	–	
<b>2015</b>							
31.01	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	–	

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

	Broad monetary base	Including					the Bank of Russia bonds (OBRs) held by banks <sup>1</sup>
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
<b>2015</b>							
02.12	9,999.6	7,703.2	1,495.0	360.6	440.9	—	
03.12	9,697.4	7,704.3	1,197.6	360.6	434.9	—	
04.12	9,850.2	7,745.7	1,310.1	360.6	433.9	—	
07.12	9,734.9	7,814.3	1,109.6	360.6	450.3	—	
08.12	9,807.0	7,805.2	1,188.6	360.6	452.6	—	
09.12	10,192.4	7,821.6	1,571.0	360.6	439.2	—	
10.12	10,076.4	7,852.6	1,300.0	360.6	563.2	—	
11.12	10,296.7	7,908.6	1,578.4	360.6	449.1	—	
14.12	10,311.4	7,979.5	1,628.8	360.6	342.5	—	
15.12	10,357.8	7,988.3	1,757.4	360.7	251.5	—	
16.12	10,475.8	8,009.9	1,868.7	362.4	234.8	—	
17.12	10,424.9	8,047.8	1,781.9	367.0	228.1	—	
18.12	10,552.0	8,111.5	1,864.1	367.6	208.7	—	
21.12	10,561.5	8,177.0	1,804.7	368.1	211.7	—	
22.12	10,707.1	8,162.1	1,917.6	368.5	258.9	—	
23.12	10,710.7	8,150.2	1,910.1	368.7	281.6	—	
24.12	10,541.3	8,165.3	1,593.3	368.8	413.9	—	
25.12	10,540.5	8,220.5	1,507.3	368.8	443.8	—	
28.12	10,505.6	8,333.9	1,389.7	368.8	413.2	—	
29.12	10,607.3	8,366.3	1,502.7	369.3	368.9	—	
30.12	11,127.7	8,430.6	1,891.6	369.3	436.1	—	
31.12	10,961.1	8,526.4	1,363.5	369.8	701.3	—	

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

Table 1.18

## Other Financial Institutions Survey

(millions of rubles, end of period)

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

Table 1.19

(millions of rubles, end of period)

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

## Financial Sector Survey



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

Table 2.1

## The Bank of Russia Balance Sheet

	2015											
	01.01	01.02	01.03	01.04	01.05	01.06	01.07	01.08	01.09	01.10	01.11	01.12
1. Precious metals	2,726,229	3,569,370	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
2. Funds placed with nonresidents and securities issued by nonresidents	18,378,563	21,443,331	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
3. Credits and deposits	9,950,119	8,398,720	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
4. Securities	622,456	656,014	646,126	651,807	640,065	649,642	656,343	675,348	705,981	711,933	722,487	747,567
of which:												
– Russian government securities	368,160	399,931	391,630	397,416	385,965	393,755	400,414	417,497	448,383	454,964	462,147	487,213
5. Claims on IMF	1,033,600	1,230,583	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
6. Other assets	186,590	406,104	457,194	957,559	2,346,183	2,290,411	1,452,184	920,156	851,574	847,716	823,045	841,568
of which:												
– fixed assets <sup>1</sup>	75,547	X	X	X	X	X	X	X	X	X	X	X
– advance payments on profit tax	162	–	–	–	–	–	–	–	–	–	–	–
Total assets	32,897,557	35,704,122	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
1. Cash in circulation	8,840,852	7,752,402	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
2. Funds in accounts with the Bank of Russia	13,876,032	14,626,756	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
of which:												
– Russian government funds	9,144,361	11,113,170	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
– funds of resident credit institutions	2,869,702	2,475,495	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
3. Float	1,897	18,605	19,507	11,078	11,683	8,794	19,739	6,743	11,803	14,223	6,667	22,378
4. Bank of Russia bonds	–	–	–	–	–	–	–	–	–	–	–	–
5. Liabilities to IMF	840,763	1,001,799	894,259	854,949	766,363	778,027	833,323	886,417	992,450	980,990	951,689	966,855
5. Other liabilities	100,404	3,250,466	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
6. Capital	9,054,101	9,054,094	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
7. Profit of a fiscal year	183,508	–	–	–	–	–	–	–	–	–	–	–
Total liabilities	32,897,557	35,704,122	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

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

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

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

Table 2.2

**The Bank of Russia Key Rate<sup>1</sup>**

Period	%
13.09.2013 – 02.03.2014	5.50
03.03.2014 – 27.04.2014	7.00
28.04.2014 – 27.07.2014	7.50
28.07.2014 – 04.11.2014	8.00
05.11.2014 – 11.12.2014	9.50
12.12.2014 – 15.12.2014	10.50
16.12.2014 – 01.02.2015	17.00
02.02.2015 – 15.03.2015	15.00
16.03.2015 – 04.05.2015	14.00
05.05.2015 – 15.06.2015	12.50
16.06.2015 – 02.08.2015	11.50
03.08.2015 –	11.00

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

Table 2.3

## Required Reserves Ratios

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

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

Table 2.3 (end)  
(percent)

	Required reserve ratio on 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
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 Russia<sup>1</sup>

The period of averaging	Volume, billions of rubles
10.01.2015 – 10.02.2015	1,047.1
10.02.2015 – 10.03.2015	1,066.7
10.03.2015 – 10.04.2015	1,102.8
10.04.2015 – 10.05.2015	1,063.3
10.05.2015 – 10.06.2015	1,006.2
10.06.2015 – 10.07.2015	1,020.6
10.07.2015 – 10.08.2015	1,048.4
10.08.2015 – 10.09.2015	1,068.6
10.09.2015 – 10.10.2015	1,257.2
10.10.2015 – 10.11.2015	1,320.6
10.11.2015 – 10.12.2015	1,290.0
10.12.2015 – 10.01.2016	1,318.7
10.01.2016 – 10.02.2016	1,367.1

<sup>1</sup> The Required Reserves Averaging Ratio set by the Bank of Russia

	Averaging ratio	Credit institutions for which required reserves averaging ratio was set
01.08.2004 –	0.20	all credit institutions
of which:		
– 31.10.2004		settlement nonbanking credit institutions and settlement centres of the organised securities market
– 30.09.2006		credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.11.2004 –	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 –	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
	1.00	nonbanking credit institutions, which have a responsibility for deposit and credit operations

Table 2.6

## Fixed-term Rates on the Bank of Russia Deposit Operations

(% p.a.)

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

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

Table 2.7

## Fixed-term Rates on the Bank of Russia Lombard Loans

Period of validity	Fixed-term rate, %		
	for the term of 1 day	for the term of 7 days <sup>1</sup>	for the term of 30 days <sup>2</sup>
30.09.2009 – 29.10.2009	9.00	9.00	9.00
30.10.2009 – 24.11.2009	8.50	8.50	8.50
25.11.2009 – 27.12.2009	8.00	8.00	8.00
28.12.2009 – 23.02.2010	7.75	7.75	7.75
24.02.2010 – 28.03.2010	7.50	7.50	7.50
29.03.2010 – 29.04.2010	7.25	7.25	7.25
30.04.2010 – 31.05.2010	7.00	7.00	7.00
01.06.2010 – 14.09.2011	6.75	6.75	6.75
15.09.2011 – 25.12.2011	6.50	6.50	6.50
26.12.2011 – 13.09.2012	6.25	6.25	6.25
14.09.2012 – 02.03.2014	6.50	6.50	6.50
03.03.2014 – 03.04.2014	8.00 <sup>3</sup>	6.50	6.50
04.04.2014 – 27.04.2014	8.00	8.00	8.00
28.04.2014 – 27.07.2014	8.50	8.50	8.50
28.07.2014 – 04.11.2014	9.00	— <sup>4</sup>	— <sup>4</sup>
05.11.2014 – 11.12.2014	10.50	—	—
12.12.2014 – 15.12.2014	11.50	—	—
16.12.2014 – 01.02.2015	18.00	—	—
02.02.2015 – 15.03.2015	16.00	—	—
16.03.2015 – 04.05.2015	15.00	—	—
05.05.2015 – 15.06.2015	13.50	—	—
16.06.2015 – 02.08.2015	12.50	—	—
03.08.2015 –	12.00	—	—

<sup>1</sup> Since April 17, 2012 operations are suspended.<sup>2</sup> Since February 10, 2011 operations are suspended.<sup>3</sup> These interest rates were set from 11.00 March 3, 2014.<sup>4</sup> Since July 25, 2014 the Bank of Russia has terminated to establish interest rates on operations which are suspended.

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

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

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

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

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

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



Table 2.9

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

	Intraday loans						Overnight loans							
	extended loans, millions of rubles			number of credit institutions (branches)			extended loans, millions of rubles			number of credit institutions (branches)				
	of which in the Moscow region			of which in the Moscow region			of which in the Moscow region			of which in the Moscow region				
	total			total			total			total				
<b>2015</b>														
01.12	187,266.10	162,688.80	53	154	53	315.74	306.43	2	1	2	1	2	2	
02.12	276,200.45	243,003.55	51	156	57	898.24	898.05	4	3	4	3	4	2	
03.12	248,661.91	216,250.27	53	160	53	8,924.68	8,924.68	4	4	4	4	4	1	
04.12	305,666.37	263,661.70	54	163	55	457.70	454.94	4	2	4	2	4	3	
07.12	231,331.38	182,117.06	58	165	56	499.48	499.48	1	1	1	1	1	1	
08.12	189,812.31	161,068.55	53	150	54	820.32	810.29	3	2	3	2	3	2	
09.12	471,589.09	430,380.29	57	193	74	875.54	875.54	2	2	2	2	2	1	
10.12	299,192.38	256,754.42	53	172	57	450.77	450.77	2	2	2	2	2	1	
11.12	255,884.47	203,779.02	55	164	47	327.01	302.19	3	2	3	2	3	2	
14.12	179,200.70	127,009.99	62	167	47	354.56	354.56	3	3	3	3	3	1	
15.12	158,854.11	116,768.36	52	160	49	40.88	—	1	—	1	—	1	1	
16.12	166,707.48	136,314.09	48	138	43	45.90	45.90	1	1	1	1	1	1	
17.12	126,721.68	90,490.42	55	151	44	1,138.59	1,138.59	1	1	1	1	1	1	
18.12	192,978.01	169,954.28	53	147	45	127.08	127.08	1	1	1	1	1	1	
21.12	229,109.85	181,516.74	58	153	43	584.76	584.76	1	1	1	1	1	1	
22.12	183,813.75	141,601.80	52	134	40	679.67	679.67	1	1	1	1	1	1	
23.12	204,953.30	156,889.12	57	156	51	352.96	350.93	2	1	2	1	2	2	
24.12	225,938.39	179,299.44	52	147	50	161.71	161.71	2	2	2	2	2	1	
25.12	233,424.51	189,372.67	44	139	43	—	—	—	—	—	—	—	—	
28.12	550,281.36	521,375.17	56	160	60	5.55	—	1	—	1	—	1	1	
29.12	375,904.33	335,839.02	42	135	49	80.43	79.59	2	1	2	1	2	2	
30.12	430,745.04	384,118.06	42	139	48	64.83	64.83	1	1	1	1	1	1	



Table 2.10 (cont.)

1	Collateralized loans by assets and guarantees <sup>1</sup>						
	total amount of loans, millions of rubles	on fixed-term rate of which for the term					
		from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 181 to 365 days	over 1 year	
	14	15	16	17	18	19	
<b>2014</b>							
October	1,326,210.11	490,691.00	41,403.12	159,479.21	2,773.50	35,768.09	
November	1,372,979.72	411,531.45	141,413.10	27,459.00	47,982.00	32,801.00	
December	2,933,341.23	378,745.54	915,814.94	563,143.20	199,488.50	114,534.00	
<b>2015</b>							
January	1,057,930.97	20,892.89	78,496.15	23,768.30	572.50	—	
February	805,752.35	18,045.33	16,211.67	1,820.65	—	283.00	
March	785,843.90	13,900.00	58,581.26	1,959.50	8,958.00	2,446.00	
April	1,307,378.39	586,101.00	12,753.89	572.50	3,321.00	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	
July	1,114,324.00	6,520.10	6,275.80	162.00	778.00	588.10	
August	755,159.25	635.00	2,679.40	2,062.39	400.00	1,006.00	
September	510,823.76	3,503.10	4,697.15	1,082.64	1,420.90	168.00	
October	411,108.32	—	8,451.10	1,406.92	1,068.80	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	



Table 2.10 (end)

1	Collateralized loans by gold										weighted average rate, % p.a.	
	on fixed-term rate											
	total amount of loans, millions of rubles	from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 181 to 365 days	over 1 year	30	31	32	33		34
	29	30	31	32	33	34						35
<b>2014</b>												
October	–	–	–	–	–	–	–	–	–	–	–	–
November	395.00	–	395.00	–	–	–	–	–	–	–	–	11.00
December	789.00	–	789.00	–	–	–	–	–	–	–	–	17.48
<b>2015</b>												
January	762.20	–	762.20	–	–	–	–	–	–	–	–	18.50
February	75.20	–	75.20	–	–	–	–	–	–	–	–	16.50
March	528.70	–	438.70	90.00	–	–	–	–	–	–	–	15.99
April	249.40	–	249.40	–	–	–	–	–	–	–	–	15.50
May	195.50	–	195.50	–	–	–	–	–	–	–	–	14.00
June	45.00	–	–	–	–	–	–	–	45.00	–	–	14.00
July	251.70	–	251.70	–	–	–	–	–	–	–	–	13.00
August	457.80	–	457.80	–	–	–	–	–	–	–	–	12.50
September	–	–	–	–	–	–	–	–	–	–	–	–
October	1,081.80	–	81.80	1,000.00	–	–	–	–	–	–	–	12.50
November	426.50	–	426.50	–	–	–	–	–	–	–	–	12.50
December	534.40	–	534.40	–	–	–	–	–	–	–	–	12.50

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

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

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

<sup>4</sup> Auctions are conducted under the floating interest rate.

Table 2.11

## Interest Rates on Specialized Refinancing Tools of the Bank of Russia

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

(% p.a.)

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

<sup>1</sup> Before 1 June 2015, loans had the maturity of 1 to 365 days.<sup>2</sup> The rate has been in effect since 27 March 2015.



Table 2.13

## Main Characteristics of the Bank of Russia Deposit Operations

	Number of credit institutions deposited the funds with the Bank of Russia	Number of the Bank of Russia territorial branches, credit institutions of which deposited the funds with the Bank of Russia	Volume of deposited with the Bank of Russia monetary funds, millions of rubles	Structure of deposited with the Bank of Russia monetary funds, as % of volume of deposited with the Bank of Russia funds											
				by fixed interest rates, by terms			by deposit auctions, by terms							1 week	1 month <sup>1</sup>
				demand deposit	1 day	1 month <sup>1</sup>	1 day	2 days	3 days	4 days	5 days	6 days			
													operations "fine-tuning"		
<b>2014</b>															
October	256	42	3,047,108.14	1.07	98.93	-	-	-	-	-	-	-	-	-	-
November	206	42	1,429,741.37	2.19	93.29	-	-	-	-	-	-	-	-	-	-
December	308	46	6,404,104.41	1.09	98.91	-	-	-	-	-	-	-	-	-	-
<b>2015</b>															
January	304	47	6,144,802.94	0.71	73.25	-	-	16.36	-	-	4.88	4.80	-	-	-
February	290	46	5,733,153.19	0.62	86.15	-	-	13.23	-	-	-	-	-	-	-
March	264	46	3,304,073.77	1.35	98.65	-	-	-	-	-	-	-	-	-	-
April	260	47	4,450,926.10	1.06	98.94	-	-	-	-	-	-	-	-	-	-
May	260	50	3,557,989.84	0.83	99.17	-	-	-	-	-	-	-	-	-	-
June	233	47	5,321,075.15	0.60	99.40	-	-	-	-	-	-	-	-	-	-
July	233	47	6,821,616.97	0.60	99.40	-	-	-	-	-	-	-	-	-	-
August	275	52	4,941,062.92	0.85	99.15	-	-	-	-	-	-	-	-	-	-
September	288	50	5,286,884.89	0.90	99.10	-	-	-	-	-	-	-	-	-	-
October	269	53	4,994,319.40	0.80	99.20	-	-	-	-	-	-	-	-	-	-
November	265	52	6,184,003.07	0.59	99.41	-	-	-	-	-	-	-	-	-	-
December	308	55	8,059,000.05	1.55	98.45	-	-	-	-	-	-	-	-	-	-

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

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



Table 2.14

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

Date of auction	Maturity of deposits	Number of credit institutions participating in auction	Number of the Bank of Russia territorial branches	Total sum of applications of credit institutions participating in auction, billions of rubles	Min rate from credit institutions applications, % p.a.	Max rate from credit institutions applications, % p.a.	Cut-off rate, % p.a.	Weighted average rate, % p.a.	Volume of attracted on auction monetary funds, billions of rubles
<b>2014</b>									
09.07	1 day	33	6	225.90	6.95	7.50	7.39	7.31	169.80
04.08	2 days	39	12	402.31	7.44	8.00	8.00	7.86	360.00
07.08	1 day	45	12	417.14	7.30	8.00	7.75	7.48	180.00
08.08	3 days	44	12	243.73	7.37	8.00	7.64	7.52	190.00
07.11	3 days	12	5	64.63	8.95	9.50	9.50	9.27	64.63
<b>2015</b>									
13.01	1 day	15	4	114.23	16.47	17.00	17.00	16.79	114.23
14.01	1 day	29	9	227.54	16.55	17.00	17.00	16.91	227.54
20.01	1 day	32	11	223.33	16.48	17.00	17.00	16.94	223.33
21.01	1 day	48	16	282.54	16.55	17.00	17.00	16.95	282.54
22.01	1 day	44	15	288.99	16.50	17.00	16.95	16.89	224.39
23.01	3 days	57	17	357.16	16.50	17.00	16.96	16.88	309.16
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	467.24
06.02 <sup>1</sup>	3 days	61	17	590.87	13.95	15.00	—	—	—
09.02	1 day	53	17	266.03	13.95	15.00	14.93	14.73	221.01

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

Table 2.15

## REPO Aggregates

Date	Funds provided, millions of rubles	Weighted average duration, days	Weighted average rate, % p.a.	Debt, millions of rubles
<b>2015</b>				
01.12	104,375.72	1	12.00	1,055,982.94
02.12	771,132.85	5	11.86	772,454.86
03.12	282,471.48	1	12.00	833,682.54
04.12	271,768.36	3	12.00	823,154.60
07.12	289,756.11	1	12.00	840,960.93
08.12	469,608.75	1	12.00	1,020,788.82
09.12	909,252.77	6	11.86	911,008.64
10.12	392,691.45	1	12.00	1,144,463.74
11.12	308,973.79	3	12.00	1,060,885.48
14.12	421,719.05	1	12.00	1,173,278.28
15.12	545,702.59	1	12.00	1,297,284.55
16.12	1,177,696.81	6	11.86	1,180,025.24
17.12	257,045.97	1	12.00	1,258,836.73
18.12	287,232.51	3	12.00	1,289,089.27
21.12	291,400.53	1	12.00	1,292,926.51
22.12	276,910.59	1	12.00	1,278,343.81
23.12	1,466,655.95	6	11.83	1,469,684.70
24.12	167,273.07	1	12.00	1,485,739.77
25.12	276,490.96	3	12.00	1,590,367.22
28.12	355,752.01	1	12.00	1,669,297.20
29.12	393,117.42	1	12.00	1,706,237.33
30.12	1,702,417.44	14	11.78	1,709,843.80

Table 2.16

## Official Exchange Rate of US Dollar Against Ruble

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>2014</b>															
January	32.6587	32.6587	32.6587	32.6587	32.6587	32.6587	32.6587	32.6587	32.6587	33.1547	33.2062	33.2062	33.2062	33.1204	33.2386
February	35.1800	35.1800	35.1800	35.2347	35.4502	34.9592	34.7287	34.6044	34.6044	34.6044	34.7636	34.7964	34.7595	34.8611	35.2559
March	36.1847	36.1847	36.1847	36.3784	36.3208	36.0849	36.1251	36.2618	36.2618	36.2618	36.2618	36.4015	36.4865	36.4566	36.6391
April	35.6053	35.0240	35.2517	35.5154	35.5010	35.5010	35.5010	35.4679	35.5475	35.7493	35.5581	35.6239	35.6239	35.6239	35.9890
May	35.7227	35.7227	35.7227	35.7227	35.7227	35.8381	35.6550	35.4971	35.0343	35.0343	35.0343	35.0343	35.2091	34.8789	34.7090
June	34.7352	34.7352	34.8887	35.0115	35.1398	34.9043	34.6573	34.6573	34.6573	34.3303	34.3681	34.3227	34.3227	34.3227	34.3227
July	33.8434	34.2275	34.2496	34.1949	34.3236	34.3236	34.3236	34.5691	34.4258	34.0758	33.8353	34.0582	34.0582	34.0582	34.3135
August	35.4438	35.7272	35.7272	35.7272	35.6605	35.7987	36.1102	36.2496	36.4461	36.4461	36.4461	36.0475	36.0890	36.2222	36.0395
September	36.9316	37.2945	37.3480	37.3183	36.8038	36.9219	36.9219	36.9219	37.0866	37.0261	37.1693	37.3758	37.6545	37.6545	37.6545
October	39.3836	39.6604	39.5474	39.6980	39.6980	39.6980	39.9820	39.7417	39.9819	39.9800	40.2125	40.2125	40.2125	40.3251	40.5304
November	41.9627	41.9627	41.9627	41.9627	41.9627	44.3993	45.1854	47.8774	47.8774	47.8774	45.8926	45.9520	46.3379	46.1233	47.3920
December	49.3220	51.8068	50.7678	54.3821	52.6932	53.1088	53.1088	53.1088	53.3079	54.2116	54.2758	54.7932	56.8919	56.8919	56.8919
<b>2015</b>															
January	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	62.7363	64.8425	66.0983
February	68.9291	68.9291	69.6640	67.7727	65.4470	68.6113	66.0432	66.0432	66.0432	65.7817	65.4469	66.0585	66.0994	65.0862	65.0862
March	61.2718	61.2718	62.2248	62.3649	61.8745	61.8457	59.9938	59.9938	59.9938	59.9938	60.6649	62.6797	60.9595	61.3167	61.3167
April	57.6500	58.3536	56.9902	56.7534	56.7534	56.7534	56.5161	55.3328	54.0270	52.5424	51.0678	51.0678	51.0678	52.4220	51.9749
May	51.1388	51.1388	51.1388	51.1388	51.1388	51.7574	49.9816	50.3615	50.7511	50.7511	50.7511	50.7511	50.9140	49.5366	50.0774
June	52.9716	52.8213	53.4413	53.0590	54.9908	56.2463	56.2463	56.2463	56.0435	55.9100	54.8219	54.5285	54.5285	54.5285	54.5285
July	55.8413	55.4756	55.6555	55.6049	55.6049	55.6049	56.4112	57.2192	57.2174	56.9803	56.6685	56.6685	56.6685	56.6079	56.9774
August	60.3458	60.3458	60.3458	62.4677	62.9182	62.7194	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

(rubles/US dollar)



Table 2.17

## Official Exchange Rate of Euro Against Ruble

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>2014</b>															
January	45.0559	45.0559	45.0559	45.0559	45.0559	45.0559	45.0559	45.0559	45.0559	45.0672	45.2069	45.2069	45.2069	45.2855	45.4139
February	47.6408	47.6408	47.6408	47.5351	47.9535	47.2159	46.9497	47.0205	47.0205	47.0205	47.3758	47.5319	47.4154	47.4913	48.2618
March	49.5839	49.5839	49.5839	50.1513	49.9520	49.5446	49.5925	50.2625	50.2625	50.2625	50.2625	50.4707	50.5593	50.8096	50.7635
April	48.9680	48.2596	48.6826	48.8834	48.6435	48.6435	48.6159	48.8600	48.8600	49.2911	49.2266	49.4994	49.4994	49.4994	49.8232
May	49.3188	49.3188	49.3188	49.3188	49.3188	49.7361	49.5070	49.4120	48.7642	48.7642	48.7642	48.7642	48.4759	48.0073	47.6173
June	47.2677	47.2677	47.5463	47.6296	47.8253	47.4908	47.3211	47.3211	47.3211	46.8746	46.7269	46.4764	46.4764	46.4764	46.4764
July	46.1827	46.8335	46.8398	46.6863	46.6870	46.6870	46.9448	46.8122	46.8122	46.4146	46.1649	46.3328	46.3328	46.3328	46.6835
August	47.4699	47.8244	47.8244	47.8244	47.8671	48.0490	48.2432	48.4947	48.7722	48.7722	48.7722	48.2856	48.2402	48.4110	48.1416
September	48.6315	48.9677	49.0193	49.0213	48.3786	47.7806	47.7806	47.7806	47.9789	47.7118	48.0636	48.2484	48.6647	48.6647	48.6647
October	49.9817	50.0554	49.9484	50.2021	50.2021	50.2021	50.0775	50.2017	50.5091	50.9585	51.0538	51.0538	51.0538	51.0798	51.5141
November	52.7219	52.7219	52.7219	52.7219	52.7219	55.6234	56.5450	59.3153	59.3153	59.3153	57.2418	57.0494	57.8575	57.4235	58.9793
December	61.4108	64.4425	63.2414	67.2652	64.8443	65.7168	65.7168	65.7168	65.4248	66.8809	67.1989	68.2942	70.5289	70.5289	70.5289
<b>2015</b>															
January	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	74.3551	76.7735	77.9629
February	78.1105	78.1105	78.7900	76.8271	75.0415	77.9356	75.6591	75.6591	75.6591	74.5833	74.1382	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	65.5242	66.9168	64.6232	64.9650	64.9650
April	62.0487	62.7476	61.6919	61.7363	61.7363	61.7363	62.0377	60.4124	58.7003	56.5251	54.2749	54.2749	54.2749	55.5201	54.8387
May	57.1578	57.1578	57.1578	57.1578	57.1578	57.4093	56.1843	57.2207	56.8971	56.8971	56.8971	56.8971	57.1102	55.7138	57.1383
June	58.0145	57.7020	58.6037	59.1130	61.9471	63.3221	63.3221	63.3221	62.5053	63.0721	62.2064	61.4754	61.4754	61.4754	61.4754
July	62.3803	61.6556	61.5661	61.7492	61.7492	61.7492	62.4246	63.0441	63.0822	63.0430	62.9474	62.9474	62.9474	62.9819	62.6239
August	66.0002	66.0002	66.0002	68.5770	68.9961	68.1435	69.6314	69.8089	69.8089	69.8089	70.7540	69.6762	72.2078	71.1475	72.3650
September	74.8478	73.8449	75.0901	75.2659	75.4011	75.4011	75.4011	76.3692	76.9246	75.5742	76.6951	76.8165	76.8165	76.8165	77.1313
October	73.7760	72.4865	73.6302	73.6302	73.6302	73.7951	72.9468	70.4691	70.3052	69.3450	69.3450	69.3450	69.5499	70.8977	72.0506
November	70.7537	70.7537	70.3961	70.3782	70.3782	68.8261	69.2555	69.2555	69.2555	69.6136	69.2394	69.3797	70.3370	71.8184	71.8184
December	70.6478	70.1345	70.8647	71.7404	73.6721	73.6721	73.6721	74.4079	75.3111	75.5595	76.0674	75.7472	75.7472	75.7472	76.9659

(rubles/euro)

Table 2.17 (end)  
(rubles/euro)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
<b>2014</b>																
January	45.4878	45.4926	45.5175	45.5175	45.5175	45.5424	45.8242	45.9125	46.1050	46.8985	46.8985	46.8985	47.4962	47.3739	47.2238	48.0951
February	48.2618	48.2618	48.1188	48.3086	48.9730	49.1975	48.9497	48.9497	48.9497	48.7959	48.8654	49.1823	49.3454	-	-	-
March	50.7635	50.7635	50.9442	50.7621	50.4146	49.9628	50.1804	50.1804	50.1804	49.9167	49.7042	48.9521	49.0484	49.0519	49.0519	49.0519
April	49.6836	49.8860	49.7289	49.1041	49.1041	49.1041	49.2978	49.2185	49.2820	49.3175	49.6969	49.6969	49.6969	49.8219	49.5064	-
May	47.5674	47.6999	47.6999	47.6999	47.6416	47.3995	47.3171	46.8507	46.8350	46.8350	46.8350	46.4266	46.7712	47.0161	47.1145	47.2677
June	46.4764	46.8085	47.2121	47.1715	46.6960	46.8821	46.8821	46.8821	46.6478	46.2212	46.1576	46.0226	45.8251	45.8251	45.8251	-
July	46.7910	46.6299	47.0702	47.5505	47.5505	47.5505	47.5048	47.3758	46.8718	47.1702	47.2206	47.2206	47.2206	47.4799	47.8635	47.8958
August	48.1231	48.1231	48.1231	48.2398	48.2133	48.1924	48.1686	47.8548	47.8548	47.8548	47.6641	47.7282	47.6177	47.9520	48.6315	48.6315
September	49.1958	50.0582	49.6923	49.4592	49.5379	49.5379	49.5379	49.6193	49.6912	49.3145	48.8449	49.3386	49.3386	49.3386	49.9540	-
October	51.7829	52.1504	52.5253	52.5253	52.5253	52.1198	52.6468	52.1388	52.4424	52.9065	52.9065	52.9065	53.2342	53.8693	54.3393	54.6378
November	58.9793	58.9793	59.3081	58.6448	58.9090	58.5817	57.4377	57.4377	57.4377	55.5336	55.8779	57.9052	59.6215	61.4108	61.4108	-
December	72.6642	76.1516	84.5890	73.3414	74.5727	74.5727	74.5727	69.2503	66.7539	66.4031	64.3177	63.5131	63.5131	63.5131	69.0590	68.3427
<b>2015</b>																
January	76.3352	75.8623	75.8623	75.8623	75.1740	75.2735	75.8218	75.7724	71.9067	71.9067	71.9067	73.5633	76.2922	76.2629	77.5690	78.1105
February	74.3875	71.5426	71.3243	71.0800	70.9408	70.0315	70.0315	70.0315	70.0315	71.9422	71.1655	68.9797	68.6857	-	-	-
March	64.9650	65.4063	65.4314	65.0108	64.1446	64.0504	64.0504	64.0504	64.1473	64.3425	62.7651	62.0811	62.5655	62.5655	62.5655	63.3695
April	53.6598	52.9087	54.5163	54.5163	54.5163	55.5496	57.5998	57.7226	55.1255	54.6590	54.6590	54.6590	55.8747	56.9016	56.8060	-
May	56.9881	56.9881	56.9881	56.1030	55.1085	55.2441	55.5714	55.5508	55.5508	55.5508	54.7477	54.8412	55.6757	57.1433	58.0145	58.0145
June	62.1045	61.1040	60.7452	60.6417	60.9130	60.9130	60.9130	60.8567	61.0546	60.5852	61.1986	61.4066	61.4066	61.4066	61.5206	-
July	62.3986	62.1841	61.9183	61.9183	61.9183	61.6929	61.7622	62.3948	62.9330	63.6090	63.6090	63.6090	65.0830	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

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

(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

Monthly Average Official Rates: Rubles per US Dollar



Table 2.20

## Reference Prices of Precious Metals

*(rubles per gram)*

Date of quotes	Gold	Silver	Platinum	Palladium
<b>2015</b>				
01.12	2,265.05	30.28	1,778.74	1,175.81
02.12	2,277.78	29.99	1,793.68	1,169.51
03.12	2,289.30	30.49	1,808.86	1,154.41
04.12	2,289.07	30.81	1,806.25	1,150.42
05.12	2,312.70	30.31	1,853.64	1,179.19
08.12	2,385.00	31.13	1,925.27	1,226.97
09.12	2,388.00	32.29	1,922.88	1,227.70
10.12	2,399.26	31.68	1,886.66	1,210.31
11.12	2,385.54	31.76	1,913.77	1,232.82
12.12	2,373.50	31.51	1,901.56	1,209.88
15.12	2,411.29	31.43	1,903.30	1,239.51
16.12	2,434.69	31.22	1,931.08	1,263.86
17.12	2,412.27	31.10	1,957.88	1,281.11
18.12	2,418.65	31.18	1,956.07	1,268.49
19.12	2,419.73	32.29	1,930.74	1,252.00
22.12	2,453.91	31.66	1,988.51	1,278.33
23.12	2,462.66	32.47	2,007.63	1,273.63
24.12	2,443.62	32.48	1,995.49	1,274.83
25.12	2,395.70	32.03	1,953.39	1,238.19
26.12	2,421.64	32.08	1,974.54	1,251.60
29.12	2,439.47	32.32	1,989.08	1,260.81
30.12	2,487.91	33.10	2,058.40	1,286.79
31.12	2,502.10	32.64	2,080.79	1,298.15

## 3. FINANCIAL MARKETS

## 3.1. Interbank Money Market

Table 3.1.1

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

	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR)					Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-IG)					Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-B)								
	term of credit																		
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
<b>2014</b>																			
December	15.47	16.73	16.68	16.87	15.22	16.95	15.48	16.73	17.00	21.86	24.90	19.69	16.45	15.60	18.23	18.02	25.00	18.00	
<b>2015</b>																			
January	16.96	17.44	19.97	21.91	15.98	—	16.94	17.66	20.27	21.25	—	—	17.17	19.92	21.04	—	18.00	—	
February	15.12	16.06	15.83	17.48	—	—	15.06	—	—	15.92	—	—	15.31	16.14	16.38	16.04	—	—	
March	14.90	15.51	15.96	15.81	—	—	14.77	15.14	—	14.95	—	—	15.06	—	16.00	—	—	—	
April	14.36	14.78	14.79	15.25	14.95	—	14.30	13.77	14.43	—	—	—	14.58	—	14.63	14.63	—	—	
May	12.83	12.98	13.40	13.48	—	—	12.74	12.99	13.05	—	—	—	12.98	14.53	13.29	13.60	—	—	
June	12.50	12.62	12.87	13.46	—	11.59	12.46	12.96	12.25	—	—	11.52	12.68	—	16.50	14.48	—	—	
July	11.52	12.19	12.32	13.35	—	12.89	11.47	12.25	12.31	—	—	10.95	11.63	—	—	14.12	—	—	
August	10.86	11.39	11.36	13.89	—	—	10.79	10.95	11.60	11.67	—	—	11.08	—	—	14.68	—	—	
September	11.15	11.61	11.71	12.52	11.27	—	11.08	11.22	11.74	—	11.19	—	11.56	—	—	13.05	—	—	
October	11.14	11.44	11.59	13.84	—	—	11.09	11.50	—	—	—	—	11.66	—	—	14.13	—	—	
November	11.43	11.72	11.72	13.29	11.08	—	11.40	—	11.62	—	11.08	—	11.67	—	—	13.55	—	—	
December	11.07	11.78	11.42	12.80	—	—	10.99	10.96	11.38	11.34	—	—	11.33	11.25	—	14.50	—	—	

(% p.a.)



Table 3.1.3

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

(% p.a.)

Date	Moscow Interbank Bid Rates (MIBID)										Moscow Interbank Offered Rates (MIBOR)													
	term of credit																							
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year						
<b>2015</b>																								
01.12	10.87	11.14	11.04	11.15	10.97	11.43	11.68	12.03	12.28	12.52	12.17	12.95	10.87	11.14	11.04	11.15	10.97	11.43	11.68	12.03	12.28	12.52	12.17	12.95
02.12	10.79	10.99	10.94	11.11	11.23	11.28	11.62	11.89	12.05	12.33	12.46	12.67	10.79	10.99	10.94	11.11	11.23	11.28	11.62	11.89	12.05	12.33	12.46	12.67
03.12	10.75	10.96	10.78	11.07	11.19	11.27	11.53	11.83	11.98	12.43	12.76	12.74	10.75	10.96	10.78	11.07	11.19	11.27	11.53	11.83	11.98	12.43	12.76	12.74
04.12	10.73	10.83	11.08	11.05	11.33	12.00	11.48	11.70	12.04	12.39	12.82	15.00	10.73	10.83	11.08	11.05	11.33	12.00	11.48	11.70	12.04	12.39	12.82	15.00
07.12	10.72	11.00	10.92	11.01	11.29	11.57	11.58	11.92	12.03	12.55	12.82	13.29	10.72	11.00	10.92	11.01	11.29	11.57	11.58	11.92	12.03	12.55	12.82	13.29
08.12	10.88	10.99	10.88	11.05	10.87	11.44	11.79	12.02	12.14	12.63	11.53	13.22	10.88	10.99	10.88	11.05	10.87	11.44	11.79	12.02	12.14	12.63	11.53	13.22
09.12	10.96	11.07	10.91	11.00	11.22	11.40	11.88	12.08	12.19	12.61	12.96	13.36	10.96	11.07	10.91	11.00	11.22	11.40	11.88	12.08	12.19	12.61	12.96	13.36
10.12	10.87	11.17	10.95	11.11	11.33	11.47	11.78	12.15	12.35	12.67	13.07	13.11	10.87	11.17	10.95	11.11	11.33	11.47	11.78	12.15	12.35	12.67	13.07	13.11
11.12	10.93	11.13	11.01	11.13	11.29	10.34	11.83	12.06	12.21	12.59	12.82	10.50	10.93	11.13	11.01	11.13	11.29	10.34	11.83	12.06	12.21	12.59	12.82	10.50
14.12	10.87	11.09	11.07	11.13	11.39	11.45	11.73	12.08	12.31	12.86	12.60	12.98	10.87	11.09	11.07	11.13	11.39	11.45	11.73	12.08	12.31	12.86	12.60	12.98
15.12	10.80	11.02	11.01	11.05	11.22	11.37	11.70	12.10	12.43	12.74	12.44	13.14	10.80	11.02	11.01	11.05	11.22	11.37	11.70	12.10	12.43	12.74	12.44	13.14
16.12	10.91	11.09	11.15	11.15	11.63	11.38	11.74	12.00	12.29	12.42	13.38	12.91	10.91	11.09	11.15	11.15	11.63	11.38	11.74	12.00	12.29	12.42	13.38	12.91
17.12	10.95	11.14	11.05	11.19	11.41	11.63	11.72	12.03	12.16	12.50	12.81	13.09	10.95	11.14	11.05	11.19	11.41	11.63	11.72	12.03	12.16	12.50	12.81	13.09
18.12	10.93	11.09	11.09	11.15	11.32	11.50	11.77	11.96	12.19	12.46	12.78	12.97	10.93	11.09	11.09	11.15	11.32	11.50	11.77	11.96	12.19	12.46	12.78	12.97
21.12	10.96	11.20	11.16	11.08	11.31	11.52	11.80	12.16	12.45	12.76	12.82	13.26	10.96	11.20	11.16	11.08	11.31	11.52	12.16	12.45	12.76	12.82	12.82	13.26
22.12	10.92	11.15	11.17	11.16	–	11.49	11.78	12.07	12.32	12.53	–	12.91	10.92	11.15	11.17	11.16	–	11.49	12.07	12.32	12.53	–	–	12.91
23.12	10.75	10.97	10.95	10.99	11.18	11.39	11.52	11.92	12.20	12.45	12.76	12.98	10.75	10.97	10.95	10.99	11.18	11.39	11.52	11.92	12.20	12.45	12.76	12.98
24.12	10.52	10.92	11.00	11.15	11.30	11.62	11.35	11.77	12.10	12.41	12.82	13.31	10.52	10.92	11.00	11.15	11.30	11.62	11.77	12.10	12.41	12.41	12.82	13.31
25.12	10.61	10.66	10.89	11.03	11.10	11.26	11.59	11.49	11.91	12.37	12.57	12.84	10.61	10.66	10.89	11.03	11.10	11.26	11.59	11.49	11.91	12.37	12.57	12.84
28.12	10.43	10.55	10.86	10.66	11.00	11.24	11.40	11.88	11.97	12.17	12.13	12.76	10.43	10.55	10.86	10.66	11.00	11.24	11.40	11.88	11.97	12.17	12.13	12.76
29.12	10.54	10.71	11.14	10.99	11.75	11.36	11.23	11.59	12.10	12.31	14.00	13.02	10.54	10.71	11.14	10.99	11.75	11.36	11.59	12.10	12.31	12.31	14.00	13.02
30.12	10.44	10.72	10.86	10.97	11.23	11.44	11.31	11.85	12.08	12.37	12.74	13.07	10.44	10.72	10.86	10.97	11.23	11.44	11.31	11.85	12.08	12.37	12.74	13.07
31.12	8.87	10.78	10.50	10.90	11.09	11.44	10.98	11.94	12.25	12.25	12.58	12.94	8.87	10.78	10.50	10.90	11.09	11.44	10.98	11.94	12.25	12.25	12.58	12.94

Table 3.1.4

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

Date	Moscow Interbank Bid Rates (MIBID USD)										Moscow Interbank Offered Rates (MIBOR 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	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year						
<b>2015</b>																								
01.12	0.20	0.23	0.35	0.71	0.83	1.43	0.59	0.75	0.99	1.37	2.08	2.64	0.20	0.23	0.35	0.71	0.83	1.43	0.59	0.75	0.99	1.37	2.08	2.64
02.12	0.17	0.17	0.23	0.51	0.87	1.32	0.52	0.59	0.69	1.16	1.73	2.40	0.17	0.17	0.23	0.51	0.87	1.32	0.52	0.59	0.69	1.16	1.73	2.40
03.12	0.17	0.19	0.26	0.50	0.87	1.35	0.46	0.55	0.63	1.02	1.63	2.39	0.17	0.19	0.26	0.50	0.87	1.35	0.46	0.55	0.63	1.02	1.63	2.39
04.12	0.17	0.19	0.28	0.55	1.00	1.50	0.55	0.62	0.73	1.23	2.23	5.00	0.17	0.19	0.28	0.55	1.00	1.50	0.55	0.62	0.73	1.23	2.23	5.00
07.12	0.23	0.25	0.37	0.51	0.80	1.16	0.71	0.81	1.10	1.30	1.87	2.83	0.23	0.25	0.37	0.51	0.80	1.16	0.71	0.81	1.10	1.30	1.87	2.83
08.12	0.20	0.23	0.41	0.72	0.98	1.60	0.60	0.76	0.91	1.61	1.90	3.20	0.20	0.23	0.41	0.72	0.98	1.60	0.60	0.76	0.91	1.61	1.90	3.20
09.12	0.20	0.22	0.40	0.64	1.04	1.67	0.56	0.66	0.84	1.28	2.05	3.34	0.20	0.22	0.40	0.64	1.04	1.67	0.56	0.66	0.84	1.28	2.05	3.34
10.12	0.21	0.25	0.27	0.64	1.21	1.91	0.57	0.73	0.76	1.37	2.48	3.53	0.21	0.25	0.27	0.64	1.21	1.91	0.57	0.73	0.76	1.37	2.48	3.53
11.12	0.21	0.22	0.28	0.55	1.01	1.05	0.54	0.66	0.72	1.25	2.01	1.07	0.21	0.22	0.28	0.55	1.01	1.05	0.54	0.66	0.72	1.25	2.01	1.07
14.12	0.17	0.17	0.31	0.49	0.69	1.12	0.50	0.66	0.88	1.01	1.56	2.23	0.17	0.17	0.31	0.49	0.69	1.12	0.50	0.66	0.88	1.01	1.56	2.23
15.12	0.19	0.21	0.42	0.85	0.87	1.77	0.54	0.72	1.14	1.66	2.13	3.16	0.19	0.21	0.42	0.85	0.87	1.77	0.54	0.72	1.14	1.66	2.13	3.16
16.12	0.16	0.19	0.37	0.67	1.00	1.22	0.58	0.73	1.18	1.28	3.50	2.18	0.16	0.19	0.37	0.67	1.00	1.22	0.58	0.73	1.18	1.28	3.50	2.18
17.12	0.27	0.32	0.45	0.70	0.97	1.45	0.73	0.82	1.20	1.37	2.03	3.14	0.27	0.32	0.45	0.70	0.97	1.45	0.73	0.82	1.20	1.37	2.03	3.14
18.12	0.23	0.28	0.42	0.66	1.05	1.29	0.76	0.80	1.05	1.47	2.25	3.05	0.23	0.28	0.42	0.66	1.05	1.29	0.76	0.80	1.05	1.47	2.25	3.05
21.12	0.29	0.33	0.48	0.68	0.93	1.33	0.78	0.89	1.16	1.23	1.97	2.80	0.29	0.33	0.48	0.68	0.93	1.33	0.78	0.89	1.16	1.23	1.97	2.80
22.12	0.23	0.28	0.43	0.73	—	1.22	0.65	0.78	1.09	1.49	—	2.45	0.23	0.28	0.43	0.73	—	1.22	0.65	0.78	1.09	1.49	—	2.45
23.12	0.26	0.30	0.43	0.86	1.09	1.41	0.62	0.68	1.06	1.63	2.19	2.65	0.26	0.30	0.43	0.86	1.09	1.41	0.62	0.68	1.06	1.63	2.19	2.65
24.12	0.27	0.74	—	—	—	—	0.61	1.54	—	—	—	—	0.27	0.74	—	—	—	—	0.61	1.54	—	—	—	—
25.12	0.28	0.27	0.39	0.59	0.90	1.32	0.65	1.27	0.84	1.16	1.78	3.08	0.28	0.27	0.39	0.59	0.90	1.32	0.65	1.27	0.84	1.16	1.78	3.08
28.12	0.28	0.37	0.28	0.51	0.68	0.93	0.58	0.99	0.76	0.72	1.07	1.56	0.28	0.37	0.28	0.51	0.68	0.93	0.58	0.99	0.76	0.72	1.07	1.56
29.12	0.27	0.21	0.48	0.91	1.00	1.64	0.66	1.71	1.09	1.64	3.50	2.80	0.27	0.21	0.48	0.91	1.00	1.64	0.66	1.71	1.09	1.64	3.50	2.80
30.12	0.24	0.27	0.41	0.78	1.13	1.78	0.67	1.21	1.09	1.49	2.16	3.07	0.24	0.27	0.41	0.78	1.13	1.78	0.67	1.21	1.09	1.49	2.16	3.07
31.12	0.10	0.10	0.32	0.58	0.94	1.35	1.00	1.25	0.79	1.20	1.90	2.78	0.10	0.10	0.32	0.58	0.94	1.35	1.00	1.25	0.79	1.20	1.90	2.78

(% p.a.)





Table 3.1.7

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

(millions of rubles)

	Russian ruble (RUB)						US dollar (USD)						Euro (EUR)						Others						
	deposit operations		REPO		among non-residents		deposit operations		REPO		among non-residents		deposit operations		REPO		among non-residents		deposit operations		REPO		among 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	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	
<b>2014</b>																									
January	360,146	74,845	114,420	4,523	163,524	975,558	5,812	5,434	9,820	104,044	–	–	9,004	2	–	–	9,004	193	–	–	–	–	–	–	
February	301,331	65,081	129,118	4,358	144,320	1,043,405	5,481	2,678	4,177	150,981	–	–	14,509	3	–	–	14,509	954	–	–	–	–	–	–	
March	287,003	72,191	97,655	3,946	44,013	691,372	7,797	4,730	3,781	254,361	2	–	19,129	185	–	–	19,129	1,081	–	–	–	–	–	–	
April	351,872	79,740	94,024	2,244	31,380	579,518	6,007	4,383	4,241	259,214	–	–	18,371	7	–	–	18,371	861	–	–	–	–	–	–	
May	351,839	63,114	101,489	2,110	51,307	539,674	6,224	3,056	1,653	389,562	2	–	15,283	5	–	–	15,283	730	–	–	–	–	–	–	
June	351,424	68,993	115,949	3,427	50,788	549,352	8,080	3,232	2,082	217,316	31	1	10,473	185	–	–	10,473	955	–	–	–	–	–	–	
July	368,386	73,540	120,466	3,758	48,916	548,284	7,015	4,806	2,085	61,828	–	22	9,203	11	–	–	9,203	484	2	–	–	–	–	–	
August	424,220	77,622	123,805	5,986	28,855	276,794	7,361	1,084	2,616	30,771	–	–	4,855	66	–	–	4,855	485	2	–	–	–	–	–	
September	552,090	76,789	161,600	4,200	19,841	188,691	12,814	1,773	1,081	25,319	–	82	9,479	275	–	–	9,479	3	–	–	–	–	–	–	
October	540,480	94,192	172,706	5,221	24,732	250,720	18,629	1,839	2,048	31,550	183	–	11,613	37	–	–	11,613	–	–	–	–	–	–	–	
November	613,325	93,703	187,242	4,628	32,158	363,847	11,224	2,292	3,735	22,708	852	140	17,589	2	–	–	17,589	83	–	–	–	–	–	–	
December	807,439	84,484	178,222	4,578	24,518	391,523	26,101	2,956	5,550	34,377	572	–	18,658	873	–	–	18,658	130	2	–	–	–	–	–	
<b>2015</b>																									
January	689,035	66,169	157,922	4,048	18,315	686,161	27,036	2,326	7,657	35,639	3	–	21,897	1,260	–	–	21,897	–	–	–	–	–	–	–	–
February	545,003	64,269	207,922	6,167	26,074	450,312	18,295	1,119	16,437	35,040	8	54	19,673	64	–	–	19,673	74	–	–	–	–	–	–	–
March	453,175	65,869	218,579	4,777	14,160	574,482	12,894	311	8,295	21,185	7	120	23,180	79	–	–	23,180	–	–	–	–	–	–	–	–
April	401,565	67,779	197,377	4,714	19,877	810,500	12,886	782	3,978	14,796	9	–	20,374	6	–	–	20,374	–	–	–	–	–	–	–	–
May	314,840	86,892	171,475	4,357	13,624	773,657	4,468	360	2,038	23,013	935	153	21,517	10	–	–	21,517	–	–	–	–	–	–	–	–
June	396,265	91,107	198,662	2,583	25,407	826,139	6,989	119	2,365	24,724	27	148	26,501	25	–	–	26,501	95	–	–	–	–	–	–	–
July	469,875	76,488	217,490	2,966	25,772	871,713	10,417	7,750	911	26,446	938	134	26,951	2	–	–	26,951	125	–	–	–	–	–	–	–
August	460,482	85,966	212,332	2,889	21,722	871,534	25,784	12,972	1,240	17,941	105	162	23,188	868	–	–	23,188	–	–	–	–	–	–	–	–
September	520,072	105,601	232,033	3,849	17,916	985,892	48,947	11,553	1,146	23,105	85	169	27,235	40	–	–	27,235	122	321	–	–	–	–	–	
October	<b>591,271</b>	98,488	377,288	3,496	11,574	868,381	38,951	487	3,163	<b>17,570</b>	11	166	32,474	17	–	–	32,474	211	291	–	–	–	–	–	
November	<b>558,849</b>	85,415	277,828	5,232	17,496	800,301	57,121	–	7,098	<b>24,859</b>	24	–	36,414	31	–	–	36,414	345	–	–	–	–	–	–	
December	644,065	110,845	270,283	4,711	27,732	694,823	101,333	101	5,843	19,738	984	154	28,186	37	–	–	28,186	372	287	–	–	–	–	–	



Table 3.1.8

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

(millions of rubles)

	December, 2015																								
	Russian ruble (RUB)						US dollar (USD)						Euro (EUR)						others						
	deposit operations			REPO			deposit operations			REPO			deposit operations			REPO			deposit operations			REPO			
	among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		
Overnight	577,525	97,468	234,731	3,489	18,766	504,587	55,473	—	2,590	14,591	14,591	6	—	—	25,579	—	—	—	—	—	—	—	—	—	—
1 week <sup>1</sup>	8,772	8,045	18,900	52	1,551	116,364	22,289	46	2,539	1,247	1,247	24	—	—	258	210	—	—	—	—	—	—	—	—	—
2 weeks <sup>1</sup>	22,787	2,072	15,057	66	1,395	34,858	8,020	14	4	135	3	154	—	—	883	81	—	—	—	—	—	—	—	—	—
1 month <sup>2</sup>	8,140	747	820	—	1,776	1,874	3,552	38	340	275	56	—	—	—	324	—	—	—	—	—	—	—	—	—	—
2 months <sup>2</sup>	2,448	8	—	—	15	1,247	—	—	—	108	—	—	—	—	159	—	—	—	—	—	—	—	—	—	—
3 months <sup>3</sup>	8,777	160	—	—	39	407	717	—	63	435	—	—	—	—	3	—	—	—	—	—	—	—	—	—	—
6 months <sup>3</sup>	178	0	—	—	448	92	—	—	—	104	137	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Over 6 months	1,225	54	—	—	1,539	2,877	3,469	—	96	407	—	—	—	—	3	—	—	—	—	—	—	—	—	—	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	14,213	2,289	775	1,104	2,201	32,517	7,813	3	211	2,436	758	—	—	—	977	80	—	—	—	—	—	—	—	—	287

<sup>1</sup> Standard term +/- 2 calendar days.<sup>2</sup> Standard term +/- 5 calendar days.<sup>3</sup> 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 <sup>1</sup>	tomorrow <sup>2</sup>	today <sup>1</sup>	tomorrow <sup>2</sup>		
<b>2014</b>						
January	34.0952	34.1805	36,153.6	100,342.6	46.5190	13,456.8
February	35.3605	35.3578	34,691.9	111,036.1	48.2780	16,169.3
March	36.1413	36.1678	38,249.5	123,596.0	50.0399	18,588.3
April	35.6734	35.6757	36,004.5	95,156.9	49.2843	13,103.4
May	34.7669	34.7374	31,870.8	79,832.9	47.6735	15,483.5
June	34.3346	34.3605	32,946.3	78,772.1	46.7431	13,060.4
July	34.7483	34.7706	35,021.0	88,129.3	47.0197	14,849.9
August	36.1742	36.1969	31,170.7	80,874.1	48.1728	12,474.9
September	38.0480	38.0342	33,791.3	107,789.8	49.0657	13,579.5
October	41.1446	41.2312	35,657.3	136,601.9	52.1429	15,846.5
November	46.3248	46.3376	29,975.4	93,855.6	57.7522	11,564.6
December	56.6447	56.4947	39,896.9	107,131.5	69.4496	13,751.5
<b>2015</b>						
January	65.9914	65.9332	21,026.6	51,629.4	75.9465	5,860.1
February	64.4551	64.4392	26,464.5	79,026.1	72.8888	9,380.5
March	59.8556	60.0142	28,040.0	77,419.4	64.9384	10,336.8
April	52.6497	52.6438	35,487.0	93,944.9	56.7336	11,894.1
May	50.5409	50.5803	23,634.4	69,759.7	56.2043	9,469.5
June	54.6002	54.6178	35,742.6	90,743.2	61.1690	9,677.8
July	57.6624	57.7908	37,112.4	90,798.7	63.4581	11,759.0
August	66.2390	66.0785	38,717.6	111,921.7	74.0873	11,801.9
September	66.5435	66.6562	31,359.0	105,293.9	74.7769	12,129.9
October	63.2410	63.1258	31,074.6	115,228.4	70.8150	13,487.0
November	65.1777	65.1646	24,271.7	89,595.3	69.8311	10,213.8
December	70.1512	69.9680	35,508.8	98,283.9	76.2257	12,952.4

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

<sup>2</sup> Settlement time not later than the business day following the transaction day.

Table 3.2.2

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

		<i>(millions of US dollars)</i>												
	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
<b>2014</b>														
January	61,893	50,595	56,585	13,094	1,712	774	379	152	163	145	3	1	49	134
February	68,682	56,321	62,439	14,381	2,051	825	700	161	133	79	4	1	90	179
March	67,758	54,744	61,001	16,202	1,383	1,031	666	157	100	53	4	1	46	128
April	55,865	45,426	50,499	12,479	1,336	806	630	167	91	24	3	35	8	225
May	56,057	45,101	49,522	14,321	1,285	802	646	107	76	31	5	55	7	156
June	60,049	49,205	52,499	15,040	1,395	640	788	118	137	37	11	12	6	210
July	60,278	48,482	51,578	16,613	1,718	778	773	119	203	48	9	19	9	208
August	51,653	40,297	44,808	13,559	1,826	612	1,210	143	539	87	6	18	12	188
September	49,471	38,646	43,298	12,811	1,527	387	1,139	303	490	131	9	24	11	165
October	52,660	40,499	47,004	13,337	1,295	354	1,190	523	552	218	4	29	20	295
November	49,198	38,388	43,598	11,897	1,377	554	814	846	461	79	2	32	28	319
December	44,074	34,706	39,365	10,552	1,195	409	681	398	364	76	2	26	23	353
<b>2015</b>														
January	24,891	18,674	21,898	6,783	790	317	698	285	137	35	0	20	9	136
February	33,661	25,568	29,673	8,961	921	292	938	375	365	67	0	17	13	132
March	38,739	30,348	33,773	10,622	1,028	321	581	335	237	83	1	24	10	113
April	45,638	36,349	40,480	11,950	1,008	253	565	281	235	57	0	16	13	70
May	47,506	36,829	41,191	14,589	729	230	711	268	238	63	1	18	9	134
June	49,769	40,528	44,284	12,623	650	247	707	282	50	42	5	16	7	95
July	44,688	35,271	39,713	12,317	953	187	534	105	43	139	2	2	5	104
August	42,282	34,869	38,137	9,420	532	272	440	115	104	460	2	32	8	175
September	42,673	35,687	38,367	9,606	519	239	437	55	44	266	1	0	10	115
October	46,904	39,817	42,952	9,481	638	158	399	70	44	98	6	0	12	133
November	39,542	33,019	35,367	9,315	497	106	418	59	32	164	2	0	10	94
December	38,506	31,758	34,837	8,965	530	94	391	55	74	151	3	9	10	134

Table 3.2.3

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

(millions of US dollars)

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
<b>2014</b>														
January	2,741	2,158	2,583	491	31	12	140	6	1	1	—	9	5	43
February	2,483	1,888	2,362	308	67	39	214	11	2	2	—	10	5	59
March	3,072	1,725	2,867	1,035	77	142	217	23	4	1	0	2	7	44
April	2,263	1,312	2,037	665	72	109	262	5	4	14	0	2	8	34
May	2,120	1,201	1,855	800	93	42	160	7	5	15	0	3	11	48
June	2,748	1,373	2,546	1,037	156	93	129	71	12	8	0	1	5	66
July	2,410	1,681	2,172	621	98	23	134	9	6	23	0	0	1	52
August	2,280	1,505	2,110	646	114	19	71	13	3	25	0	—	2	51
September	2,158	1,376	2,030	690	58	18	55	3	5	3	0	0	2	75
October	2,443	1,372	2,339	791	121	13	131	14	6	33	0	—	8	56
November	2,132	1,356	1,988	656	76	14	106	3	4	6	0	—	3	52
December	2,021	1,096	1,923	675	98	22	155	2	1	16	0	—	2	50
<b>2015</b>														
January	1,060	363	915	513	59	26	174	4	2	18	—	—	1	42
February	1,342	701	1,284	380	90	40	149	7	3	5	—	—	3	24
March	1,246	589	1,182	354	105	45	150	5	20	17	—	—	0	25
April	1,523	922	1,420	401	50	32	141	11	25	30	0	—	1	11
May	1,825	909	1,712	618	46	81	147	11	2	101	—	—	0	23
June	1,712	863	1,639	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

Table 3.2.4

## Foreign Cash Flow Through Authorized Banks Across Russia

		<i>(millions of US dollars)</i>								
1	2	3	4	5	6	7	8	9		
	Banks' imports of foreign cash (entered to cash account) to Russia	Foreign cash purchased from individuals (residents and nonresidents) and accepted for conversion	Foreign cash deposited into personal accounts (by residents and nonresidents)	Foreign cash received from individuals (residents and nonresidents) for remittances without opening an account	Banks' exports of foreign cash from Russia (cash withdrawn)	Sales of foreign cash to individuals (residents and nonresidents) and payments as a result of conversion	Personal account withdrawals in foreign cash (by residents and nonresidents)	Foreign currency remittances to individuals (residents and nonresidents) without opening an account		
<b>2015</b>										
Q1	9,792.93	7,348.51	14,324.68	1,005.20	9,070.47	7,312.47	11,693.27	636.06		
Q2	3,230.95	6,381.24	12,116.01	1,475.76	4,323.98	10,287.52	8,583.59	547.59		
Q3	2,699.39	6,189.76	9,578.74	1,398.21	2,056.31	10,224.69	9,181.45	566.91		
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		

Table 3.2.5

## Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

	Average single transaction, units of currency		Number of transactions, thousands of units		Monthly average rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of specific foreign currency transactions in total volume of foreign cash transactions by exchange offices, %		
	on purchase from households	on sale to households	on purchase from households	on sale to households	on purchase from households	on sale to households		on purchase from households	on sale to households	
<b>US Dollar</b>										
<b>2014</b>										
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	
<b>2015</b>										
January	1,160	1,800	1,278.31	766.07	64.44	66.19	1.74	72.52	71.22	
February	1,315	1,574	1,411.13	958.69	63.51	64.98	1.47	75.33	66.36	
March	1,193	1,729	1,569.98	1,157.71	59.16	60.34	1.18	71.76	69.44	
April	1,170	1,860	1,553.59	1,481.69	52.55	52.93	0.38	73.76	67.75	
May	944	1,684	1,227.76	1,282.54	49.89	50.79	0.90	71.28	70.44	
June	1,009	1,526	1,453.41	1,279.75	53.96	54.96	1.00	71.38	66.70	
July	916	1,787	1,479.27	1,456.96	56.78	58.01	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	

Table 3.2.5 (end)

	Average single transaction, units of currency		Number of transactions, thousands of units		Monthly average rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of specific foreign currency transaction in total volume of foreign cash transactions by exchange offices, %	
	on purchase from households	on sale to households	on purchase from households	on sale to households	on purchase from households	on sale to households		on purchase from households	on sale to households
<b>Euro</b>									
<b>2014</b>									
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
<b>2015</b>									
January	754	1,614	611.35	277.19	74.3345	76.3816	2.05	26.00	26.67
February	792	1,607	635.51	391.93	72.0985	73.3665	1.27	23.21	31.28
March	886	1,468	728.44	511.15	64.1353	65.9051	1.77	26.81	28.44
April	830	1,481	679.26	770.89	56.6354	57.1469	0.51	24.65	30.30
May	654	1,379	600.68	555.98	55.6571	56.6946	1.04	26.96	27.90
June	689	1,289	717.69	634.52	60.4877	61.8413	1.35	26.95	31.45
July	625	1,325	786.96	736.69	62.6352	63.7579	1.12	28.00	28.66
August	617	1,306	928.55	596.33	73.0666	73.9148	0.85	27.15	26.23
September	542	1,474	730.71	496.71	74.0842	75.4400	1.36	26.46	27.66

Table 3.2.6

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

Operation	Average size of transactions	2014												2015													
		September	October	November	December	January	February	March	April	May	June	July	August	September	September	October	November	December	January	February	March	April	May	June	July	August	September
<b>up to 250 US dollars</b>																											
Purchase	number of transactions (thousands of units)	121.02	158.18	124.12	130.03	118.62	153.55	129.70	207.16	144.20	177.92	258.47	187.90	299.14	121.02	158.18	124.12	130.03	118.62	153.55	129.70	207.16	144.20	177.92	258.47	187.90	299.14
	value of transactions (millions of US dollars)	23.77	25.84	23.55	24.38	18.11	26.28	19.85	36.16	23.29	31.97	49.11	32.02	57.03	23.77	25.84	23.55	24.38	18.11	26.28	19.85	36.16	23.29	31.97	49.11	32.02	57.03
Sale	number of transactions (thousands of units)	20.86	27.03	83.20	16.16	13.99	17.26	28.45	23.68	27.87	34.08	44.70	27.92	27.93	20.86	27.03	83.20	16.16	13.99	17.26	28.45	23.68	27.87	34.08	44.70	27.92	27.93
	value of transactions (millions of US dollars)	3.44	4.29	10.32	2.22	1.93	2.27	4.31	2.86	3.96	4.95	6.73	3.97	4.17	3.44	4.29	10.32	2.22	1.93	2.27	4.31	2.86	3.96	4.95	6.73	3.97	4.17
<b>from 251 to 500 US dollars</b>																											
Purchase	number of transactions (thousands of units)	386.03	387.74	223.38	220.16	429.33	333.33	366.50	392.39	439.90	525.08	527.20	683.08	704.68	386.03	387.74	223.38	220.16	429.33	333.33	366.50	392.39	439.90	525.08	527.20	683.08	704.68
	value of transactions (millions of US dollars)	157.11	153.02	85.01	95.74	167.30	138.05	135.05	158.51	152.66	193.87	191.43	249.05	259.41	157.11	153.02	85.01	95.74	167.30	138.05	135.05	158.51	152.66	193.87	191.43	249.05	259.41
Sale	number of transactions (thousands of units)	177.02	186.37	160.44	19.78	53.59	96.90	136.19	104.93	155.18	158.17	114.70	106.17	194.21	177.02	186.37	160.44	19.78	53.59	96.90	136.19	104.93	155.18	158.17	114.70	106.17	194.21
	value of transactions (millions of US dollars)	69.82	66.90	50.05	8.14	21.95	38.78	54.06	42.12	61.91	63.78	47.87	43.32	79.46	69.82	66.90	50.05	8.14	21.95	38.78	54.06	42.12	61.91	63.78	47.87	43.32	79.46
<b>from 501 to 2,000 US dollars</b>																											
Purchase	number of transactions (thousands of units)	1,534.39	1,437.69	1,464.39	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	1,534.39	1,437.69	1,464.39	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
	value of transactions (millions of US dollars)	1,555.52	1,482.32	1,544.06	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	1,555.52	1,482.32	1,544.06	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
Sale	number of transactions (thousands of units)	2,034.05	1,530.44	1,438.51	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	2,034.05	1,530.44	1,438.51	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
	value of transactions (millions of US dollars)	2,380.36	2,165.77	2,015.91	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	2,380.36	2,165.77	2,015.91	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
<b>from 2,001 to 5,000 US dollars</b>																											
Purchase	number of transactions (thousands of units)	308.82	171.63	278.43	378.97	157.00	185.44	176.30	173.13	100.69	101.99	90.90	102.78	74.17	308.82	171.63	278.43	378.97	157.00	185.44	176.30	173.13	100.69	101.99	90.90	102.78	74.17
	value of transactions (millions of US dollars)	819.16	460.41	756.73	1,030.93	439.63	505.78	492.64	480.48	254.87	266.22	240.15	290.56	224.08	819.16	460.41	756.73	1,030.93	439.63	505.78	492.64	480.48	254.87	266.22	240.15	290.56	224.08
Sale	number of transactions (thousands of units)	493.29	1,160.87	588.14	1,323.02	191.34	141.87	171.53	262.08	211.67	213.91	243.39	238.02	200.05	493.29	1,160.87	588.14	1,323.02	191.34	141.87	171.53	262.08	211.67	213.91	243.39	238.02	200.05
	value of transactions (millions of US dollars)	1,376.29	3,252.51	1,723.35	3,667.53	547.99	404.32	493.41	739.01	584.98	601.12	657.03	679.29	552.66	1,376.29	3,252.51	1,723.35	3,667.53	547.99	404.32	493.41	739.01	584.98	601.12	657.03	679.29	552.66
<b>over 5,000 US dollars</b>																											
Purchase	number of transactions (thousands of units)	17.76	14.32	34.43	37.46	31.79	42.37	34.84	28.55	12.00	22.05	17.71	21.41	11.05	17.76	14.32	34.43	37.46	31.79	42.37	34.84	28.55	12.00	22.05	17.71	21.41	11.05
	value of transactions (millions of US dollars)	176.78	145.31	297.82	326.67	263.57	369.45	304.31	252.38	108.03	184.45	136.71	176.94	101.10	176.78	145.31	297.82	326.67	263.57	369.45	304.31	252.38	108.03	184.45	136.71	176.94	101.10
Sale	number of transactions (thousands of units)	90.77	276.06	113.96	178.89	32.93	57.92	83.09	124.89	70.05	57.32	91.21	56.86	64.98	90.77	276.06	113.96	178.89	32.93	57.92	83.09	124.89	70.05	57.32	91.21	56.86	64.98
	value of transactions (millions of US dollars)	1,083.72	3,084.40	1,357.01	1,882.58	431.89	620.88	904.29	1,260.85	958.90	729.85	1,109.51	811.25	968.12	1,083.72	3,084.40	1,357.01	1,882.58	431.89	620.88	904.29	1,260.85	958.90	729.85	1,109.51	811.25	968.12



Table 3.3

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

(millions of rubles)

1	2	Of which										12	13
		share	bonds	investment units	futures		total (10+11+12+13)	options		on share index			
					total (7+8)	on securities		on share index	on futures agreements (contracts), an underlying asset of which are securities		on futures agreements (contracts), an underlying asset of which are securities		
		3	4	5	6	7	8	9	10	11			
<b>2014</b>													
Q1	56,799,362.0	13,548,203.4	35,175,316.0	33,140.4	6,833,160.0	876,341.8	5,956,818.2	1,209,542.3	1,199,788.4	9,753.9	...	...	
Q2	53,857,374.2	12,208,995.2	34,867,589.6	56,704.2	5,792,436.7	811,283.0	4,981,153.6	931,648.5	916,190.8	15,457.7	...	...	
Q3	56,938,984.8	13,429,847.6	36,678,035.3	37,479.8	6,011,586.8	807,680.7	5,203,906.1	782,035.3	770,020.7	12,014.6	...	...	
Q4	65,300,434.8	15,417,894.8	42,555,661.3	49,968.1	6,505,071.7	842,783.0	5,662,288.7	771,838.9	758,826.5	13,012.4	...	...	
<b>2015</b>													
Q1	51,851,394.8	11,604,319.3	34,861,424.5	32,372.7	4,967,183.6	766,813.7	4,200,369.9	386,094.7	378,091.7	8,003.0	...	...	
Q2	<b>53,034,175.8</b>	<b>12,749,972.6</b>	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	<b>53,939,402.0</b>	<b>13,337,316.2</b>	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
<b>2015</b>			
01.12	1,772.97	839.14	32.41
02.12	1,770.13	833.94	30.99
03.12	1,787.23	826.96	35.01
04.12	1,755.22	811.72	43.38
07.12	1,741.14	793.36	33.10
08.12	1,718.77	777.15	42.93
09.12	1,733.09	792.41	35.63
10.12	1,732.89	792.78	32.30
11.12	1,720.31	777.17	34.00
14.12	1,708.70	761.08	39.57
15.12	1,742.46	783.65	40.19
16.12	1,754.71	785.02	37.79
17.12	1,780.97	792.07	50.71
18.12	1,719.16	765.73	48.98
21.12	1,716.91	758.97	36.07
22.12	1,723.35	762.40	21.46
23.12	1,747.85	785.51	30.25
24.12	1,742.71	781.10	32.13
25.12	1,734.21	772.94	13.18
28.12	1,731.20	756.07	15.53
29.12	1,763.38	769.64	28.22
30.12	1,761.36	757.04	25.34

Table 4.1.1

## Number and Structure of Credit Institutions

	2015												
	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12
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	1,049	1,047	1,046	1,046	1,046	1,044	1,040	1,036	1,035	1,031	1,028	1,024	1,021
of which:													
– banks	976	975	972	971	970	967	963	960	959	955	952	950	947
– nonbanking credit institutions	73	72	74	75	76	77	77	76	76	76	76	74	74
1.1. Registered 100 percent foreign-owned credit institutions	75	75	75	73	73	73	72	72	73	71	70	70	68
1.2. Credit institutions, registered by the Bank of Russia, which have not yet paid up their authorized capital and have not yet received license (within the time-limit set by law) – total	1	–	–	–	1	–	1	–	–	–	–	–	–
of which:													
– banks	–	–	–	–	–	–	–	–	–	–	–	–	–
– nonbanking credit institutions	1	–	–	–	1	–	1	–	–	–	–	–	–
2. Credit institutions licensed to conduct banking operations – total	834	830	827	824	815	810	797	783	774	767	757	740	733
of which:													
– banks	783	778	773	770	760	753	741	727	721	714	704	688	681
– nonbanking credit institutions	51	52	54	54	55	57	56	56	53	53	53	52	52
2.1. Credit institutions with licence (permission):													
– to attract funds of individuals	690	687	684	683	676	670	659	647	643	637	628	614	609
– to conduct operations in foreign currency	554	551	549	547	539	536	528	517	512	507	500	488	482
– credit institutions with general licence	256	256	255	254	253	253	247	243	242	240	237	233	232
– to conduct operations with precious metals	203	203	202	201	198	198	196	192	191	189	189	186	183

## 4. FINANCIAL INSTITUTIONS' PERFORMANCE

## 4.1. General Description



Table 4.1.1 (end)

	2014		2015											
	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	
11. Operational offices of credit institutions – total	9,273	9,202	8,918	8,758	8,422	8,239	8,115	7,929	7,737	7,694	7,658	7,613	7,609	
of which Sberbank of Russia	651	651	651	647	646	646	644	651	650	640	642	641	640	
12. Mobile banking offices – total	196	196	196	201	202	211	216	217	218	225	227	227	227	
of which Sberbank of Russia	194	194	194	199	200	209	214	214	214	221	221	223	223	
13. Credit institutions with revoked licences	214	217	219	222	230	234	242	253	261	264	271	284	288	
14. Credit institutions subject to liquidation and in the process of receivership with court-appointed interim trustees (liquidators, liquidating commission)	199	205	210	214	219	217	226	231	238	244	252	252	265	
including, under the procedure of:														
– voluntarily liquidation following the decision of the stockholders (equity holders)	1	1	1	1	1	–	1	1	2	2	2	2	2	
– compulsory liquidation	36	39	40	42	45	45	46	47	50	55	57	52	50	
– bankruptcy	162	165	169	171	173	172	179	183	186	187	193	198	213	
15. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions – total	2,117	2,119	2,120	2,120	2,121	2,123	2,128	2,132	2,133	2,137	2,140	2,144	2,147	
of which:														
– credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,638	1,639	1,639	1,639	1,640	1,642	1,645	1,648	1,649	1,652	1,654	1,658	1,660	
credit institutions liquidated owing to reorganization	478	479	480	480	480	480	482	483	483	484	485	485	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	476	477	478	478	478	478	480	481	481	482	483	483	484	
of which:														
– reorganization into branches of other banks	384	384	384	384	384	384	385	385	385	386	387	387	387	
– taken over by other banks (except for reorganized into branches)	92	93	94	94	94	94	95	96	96	96	96	96	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	

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

Table 4.1.2

## Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity <sup>1</sup>			
	total	licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
<b>2008</b>				
31.12	221 (8)	116 (4)	103 (4)	193 (8)
<b>2009</b>				
31.03	223 (8)	117 (4)	104 (4)	194 (8)
30.06	228 (16)	117 (9)	110 (7)	193 (16)
30.09	226 (18)	115 (10)	110 (8)	190 (18)
31.12	226 (18)	114 (10)	111 (8)	189 (18)
<b>2010</b>				
31.03	224 (18)	115 (9)	108 (9)	188 (17)
30.06	219 (16)	114 (8)	104 (8)	182 (15)
30.09	222 (17)	116 (8)	105 (9)	185 (16)
31.12	220 (18)	116 (7)	103 (11)	183 (17)
<b>2011</b>				
31.03	220 (17)	118 (7)	101 (10)	186 (16)
30.06	219 (18)	116 (7)	102 (11)	186 (18)
30.09	225 (20)	123 (8)	101 (12)	193 (19)
31.12	230 (22)	124 (8)	104 (14)	197 (21)
<b>2012</b>				
31.03	234 (23)	127 (9)	105 (14)	201 (22)
30.06	236 (23)	127 (9)	107 (14)	204 (22)
30.09	239 (27)	133 (13)	104 (14)	210 (26)
31.12	244 (28)	135 (13)	107 (15)	214 (27)
<b>2013</b>				
31.03	246 (28)	134 (13)	111 (15)	217 (27)
30.06	248 (28)	133 (13)	114 (15)	218 (27)
30.09	252 (26)	134 (12)	117 (14)	220 (24)
31.12	251 (29)	134 (13)	116 (16)	222 (28)
<b>2014</b>				
31.03	245 (30)	129 (13)	115 (17)	216 (28)
30.06	238 (33)	127 (14)	110 (19)	211 (30)
30.09	231 (30)	124 (15)	106 (15)	205 (28)
31.12	225 (30)	120 (15)	104 (15)	198 (28)
<b>2015</b>				
31.03	220 (29)	119 (14)	100 (15)	193 (27)
30.06	216 (29)	114 (14)	101 (15)	189 (27)
30.09	212 (29)	112 (14)	98 (15)	183 (27)

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

Table 4.1.3

## Credit Institutions Grouped by Registered Authorized Capital

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

Table 4.1.3 (end)

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



Table 4.1.4

## Credit Institutions Grouped by the Share of Nonresidents Equity

	Nonresidents equity <sup>1</sup>										
	up to 1%		up 1 to 20%		up 20 to 50%		up 50 to 100%		100%		
	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	
<b>2011</b>											
31.12	40	17.4	49	21.3	28	12.2	36 (14)	15.7	77 (8)	33.5	230
<b>2012</b>											
31.03	42	17.9	49	20.9	28	12.0	36 (14)	15.4	79 (9)	33.8	234
30.06	46	19.5	48	20.3	25	10.6	41 (14)	17.4	76 (9)	32.2	236
30.09	48	20.1	47	19.7	27	11.3	42 (17)	17.6	75 (10)	31.4	239
31.12	49	20.1	49	20.1	29	11.9	44 (19)	18.0	73 (9)	29.9	244
<b>2013</b>											
31.03	49	19.9	48	19.5	30	12.2	45 (19)	18.3	74 (9)	30.1	246
30.06 <sup>2</sup>	47	19.0	47	19.0	33	13.3	44 (18)	17.7	77 (10)	31.0	248
30.09	48	19.0	48	19.0	37	14.7	42 (18)	16.7	77 (8)	30.6	252
31.12	45	17.9	49	19.5	35	13.9	46 (19)	18.3	76 (10)	30.3	251
<b>2014</b>											
31.03	47	19.2	48	19.6	31	12.7	41 (17)	16.7	78 (13)	31.8	245
30.06	44	18.5	48	20.2	29	12.2	42 (21)	17.6	75 (12)	31.5	238
30.09	44	19.0	47	20.3	27	11.7	37 (18)	16.0	76 (12)	32.9	231
31.12	42	18.7	45	20.0	25	11.1	38 (19)	16.9	75 (11)	33.3	225
<b>2015</b>											
31.03	41	18.6	44	20.0	26	11.8	36 (18)	16.4	73 (11)	33.2	220
30.06	42	19.4	43	19.9	25	11.6	34 (18)	15.7	72 (11)	33.3	216
30.09	44	20.8	41	19.3	22	10.4	34 (19)	16.0	71 (10)	33.5	212

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

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

Table 4.1.5

## Selected Performance Indicators of Credit Institutions Grouped by Assets

(millions of rubles)

	Breakdown of credit institutions by value of assets (descending) as of 30.11.2015							Total
	1-5	6-20	21-50	51-200	201-500	501-740		
Assets								
Assets (liabilities)	42,675,107	16,872,593	9,089,453	8,112,959	2,017,962	260,208		79,028,282
Loans to non-financial institutions	19,644,207	6,557,517	2,974,642	2,345,978	727,461	92,879		32,342,684
Loans to resident financial institutions (except credit institutions)	631,765	564,217	166,333	123,634	25,919	1,090		1,512,958
Loans to individuals	5,814,512	1,769,630	1,396,619	1,427,280	236,113	28,798		10,672,952
Unsecured consumer loans (portfolio of homogenous loans)	2,707,436	1,211,425	1,013,229	655,108	69,619	6,393		5,663,210
Capital and financial performance								
Equity capital	4,797,923	1,933,198	710,387	1,011,763	354,868	83,065		8,891,204
Capital adequacy N1.0, %	12.7	13.7	9.2	14.2	18.3	34.3		12.9
Profit for the current year	267,841	-12,151	-54,031	46,540	12,618	2,878		263,694
Return on assets, %	0.5	-0.2	-2.4	1.0	1.0	2.0		0.1
Return on equity, %	5.0	-2.1	-28.4	7.5	5.5	6.4		0.9
Liabilities								
Individuals' deposits	12,422,225	3,319,409	2,467,348	2,427,664	788,993	65,550		21,491,188
Loans received from the Bank of Russia	3,410,482	850,101	370,416	246,239	53,136	911		4,931,284

Table 4.1.6

## Financial Performance of Credit Institutions

	Total profit "+" / loss "-", millions of rubles	Profit made by profit-making credit institutions, millions of rubles	Share of profit-making credit institutions, %	Loss of loss-making credit institutions, millions of rubles	Share of loss-making credit institutions, %	Profit allocation, millions of rubles
<b>2013</b>						
31.12	993,585	1,012,252	90.5	18,668	9.5	192,178
<b>2014</b>						
31.01	94,638	103,457	77.2	8,820	22.8	13,048
28.02	169,852	184,305	75.6	14,452	24.4	30,497
31.03	232,076	248,049	80.6	15,973	19.4	45,888
30.04	291,704	314,348	74.2	22,644	25.8	48,571
31.05	337,638	382,025	73.2	44,387	26.8	65,495
30.06	451,386	486,637	76.9	35,251	23.1	77,421
31.07	513,317	555,724	75.1	42,407	24.9	102,497
31.08	592,048	652,739	75.0	60,691	25.0	117,896
30.09	685,241	749,871	77.7	64,630	22.3	143,997
31.10	731,982	806,939	76.2	74,957	23.8	147,943
30.11	780,722	865,972	77.8	85,250	22.2	160,394
31.12	589,141	853,240	84.9	264,098	15.1	177,032
<b>2015</b>						
31.01	-23,555	86,544	70.7	110,100	29.3	10,585
28.02	-35,826	104,081	69.8	139,908	30.2	23,815
31.03	6,015	161,135	75.2	155,120	24.8	37,804
30.04	-17,012	186,376	69.8	203,387	30.2	29,910
31.05	9,000	249,068	67.3	240,068	32.7	39,238
30.06	51,488	307,928	73.8	256,440	26.2	47,815
31.07	34,063	371,262	70.0	337,199	30.0	73,675
31.08	75,951	449,418	69.9	373,467	30.1	87,123
30.09	126,697	522,713	73.0	396,015	27.0	99,920
31.10	193,127	605,936	71.4	412,810	28.6	98,048
30.11	263,694	658,342	71.2	394,648	28.8	112,354



Table 4.1.7 (end)

	Of which credit institutions with the capital										credit institutions going through insolvency prevention measures <sup>2</sup>	
	3–5 billions of rubles		5–10 billions of rubles		10 billions of rubles and more		capital, billions of rubles		number of credit institutions, units		capital, billions of rubles	number of credit institutions, units
	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			
<b>2014</b>												
30.09	52	204.5	44	310.1	80	6,388.1	11	228.7				
31.10	53	207.9	46	330.7	79	6,493.7	10	209.5				
30.11	50	197.5	43	299.1	81	6,664.0	15	199.8				
31.12	53	203.3	45	308.8	83	6,873.3	15	52.1				
<b>2015</b>												
31.01	50	197.5	45	320.0	80	6,822.8	15	1.8				
28.02	49	196.2	41	279.9	83	6,803.1	17	-15.9				
31.03	52	200.9	45	305.4	82	7,071.0	17	1.5				
30.04	52	203.3	45	316.1	80	6,996.1	17	13.2				
31.05	50	197.6	46	324.2	80	7,057.4	17	13.0				
30.06	49	189.8	49	335.1	82	7,164.9	17	0.9				
31.07	48	187.5	49	338.8	80	7,473.0	18	-3.0				
31.08	45	178.5	49	336.3	80	7,773.3	25	-16.1				
30.09	49	194.6	46	324.3	81	7,802.6	25	-31.5				
31.10	49	193.9	46	322.2	81	7,907.4	27	-29.2				
30.11	45	183.6	44	319.8	79	7,983.8	26	-32.9				
Memo: own funds (capital) adequacy ratio (N 1.0) as of 30.11.2015, %		17.2		15.8		13.4		11.3				

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

<sup>2</sup> Data on the credit institutions going through insolvency prevention measures in accordance with Federal Law No. 127 FZ dated October 26, 2002 "On Insolvency (Bankruptcy)" and data on the credit institutions on which a decision on insolvency prevention was taken in September–October 2008 are shown separately.

Table 4.1.8

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

(units)

	31.12.2015
<b>Non-bank financial institutions</b>	
<b>Subjects of insurance business</b>	478
Insurance companies	334
Mutual insurance companies	10
Insurance brokers	134
<b>Securities market professional participants<sup>1</sup></b>	875
Brokers	633
Dealers	651
Forex-dealers	1
Trust managers	541
Depositories	502
Registrars	39
<b>Infrastructures (subjects)</b>	14
Clearing houses	5
Trade organisers (exchanges, trade system)	9
Commodity pool operators	2
<b>Collective investment market participants</b>	517
Private pension funds	102
Joint-stock investment funds	4
Asset management companies	372
Specialized depositories	39
<b>Subjects of microfinance and cooperatives</b>	15,682
Microfinance organizations	3,688
Credit consumer cooperatives	3,500
Pawn shops	8,417
Housing savings cooperatives	77
<b>Credit rating agencies, including branches and representative offices of foreign credit rating agencies</b>	...
<b>Appointed actuaries</b>	98
<b>Agricultural credit consumer cooperatives</b>	1,738
<b>Self-regulating organisations</b>	...
Self-regulating organisations of actuaries	2
Self-regulating organisations in the financial market	...

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



Table 4.2.2

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

		Deposits and other funds raised from organizations (except credit institutions)									
		in rubles									
		total		by maturity							
1	2	3	4	5	6	7	8	9	10	over 3 years	
		total	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years		
<b>2013</b>											
31.12	10,638,319	6,371,516	81,343	1,543,556	857,070	803,817	859,282	1,280,418	946,029		
31.01	11,059,895	6,329,598	71,818	1,295,197	1,035,143	825,312	892,456	1,282,712	926,960		
28.02	11,540,869	6,475,312	64,597	1,305,952	983,098	973,862	963,803	1,259,461	924,539		
31.03	11,555,267	6,385,851	61,475	1,145,544	995,306	1,065,051	972,986	1,222,863	922,626		
30.04	12,066,194	6,832,896	73,840	1,190,760	1,209,783	1,212,168	999,539	1,217,563	929,245		
31.05	12,437,811	7,201,963	67,118	1,361,892	1,197,815	1,265,670	1,055,350	1,237,655	1,016,463		
30.06	11,975,654	6,944,233	56,855	1,273,211	1,205,111	1,131,831	1,080,739	1,167,259	1,029,228		
31.07	12,464,465	7,134,681	49,619	1,474,270	1,069,244	1,193,080	1,134,314	1,190,680	1,023,474		
31.08	12,800,261	7,280,208	47,285	1,448,546	1,109,489	1,242,639	1,182,184	1,229,617	1,020,447		
30.09	13,422,258	7,457,908	44,765	1,392,588	1,204,802	1,451,670	1,080,322	1,205,856	1,077,905		
31.10	14,734,938	7,940,611	45,183	1,309,090	1,809,300	1,314,550	1,163,183	1,199,078	1,100,227		
30.11	15,488,581	7,797,157	48,562	1,732,816	1,519,404	1,092,735	1,141,068	1,152,046	1,110,528		
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		
<b>2015</b>											
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		



Table 4.2.2 (end)  
(millions of rubles)

	Deposits and other funds raised from organizations (except credit institutions)													Loans, deposits and other funds raised from credit institutions			Individual entrepreneurs' funds	
	In foreign currency													in rubles	in foreign currency	in rubles	in foreign currency	
	total	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	by maturity									
									11	12	13	14	15					16
1														19	20	21	22	
<b>2013</b>																		
31.12	4,466,803	2,434	185,229	189,592	143,181	439,390	1,278,971	2,228,005	2,369,508	2,436,519	190,028	2,709						
<b>2014</b>																		
31.01	4,730,297	6,096	103,632	203,182	167,422	476,904	1,378,792	2,394,269	2,261,191	2,717,785	173,681	3,191						
28.02	5,065,556	9,801	153,196	152,849	194,877	521,950	1,478,939	2,553,945	2,228,952	2,758,422	166,763	3,560						
31.03	5,169,416	9,397	227,053	135,046	166,643	552,163	1,444,550	2,634,563	2,157,237	2,657,368	173,569	4,351						
30.04	5,233,298	10,094	122,462	200,134	201,388	544,578	1,501,440	2,653,202	2,428,380	2,475,759	157,154	4,198						
31.05	5,235,848	11,860	184,554	256,238	182,506	554,678	1,390,435	2,655,576	2,830,230	2,399,219	163,160	4,320						
30.06	5,031,422	8,822	173,972	200,289	161,445	518,275	1,360,501	2,608,118	3,012,659	2,326,369	177,726	4,331						
31.07	5,329,784	8,962	171,407	159,692	128,838	566,434	1,394,883	2,899,568	2,698,081	2,414,898	173,353	4,145						
31.08	5,520,052	9,219	139,336	210,716	130,848	532,106	1,450,333	3,047,495	2,899,733	2,310,939	180,496	4,186						
30.09	5,964,350	12,420	207,446	228,766	185,397	555,285	1,501,840	3,273,196	2,867,282	2,440,414	189,714	4,199						
31.10	6,794,326	20,921	267,583	336,399	226,931	625,563	1,654,019	3,662,909	2,826,946	2,607,198	173,811	5,325						
30.11	7,691,424	28,674	406,129	397,543	236,727	700,469	1,796,809	4,135,071	3,555,048	2,806,016	176,795	6,033						
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						
<b>2015</b>																		
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						

<sup>1</sup> Except funds on accounts, float and debts on factoring, forfeiting operations.

Table 4.2.3

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

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity										Weighted average interest rates on deposits of nonfinancial organizations by maturity										
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	181 days to 1 year	91 to 180 days	31 to 90 days	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including demand deposits)	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year	
<b>2014</b>																					
January	1.98	2.18	4.85	5.01	5.80	7.17	5.30	6.03	7.32	7.43	7.33	5.54	6.32	7.03	7.56	5.61	7.98	9.40	8.01		
February	1.77	2.30	4.85	4.98	5.75	7.04	5.09	5.94	7.30	7.28	7.30	5.47	6.43	7.41	8.02	5.56	7.84	8.58	7.91		
March	1.57	1.79	4.74	5.01	5.64	7.02	5.07	5.91	7.17	7.08	7.17	6.80	7.75	8.25	8.84	6.90	7.65	9.71	7.72		
April	1.28	1.84	4.54	5.07	5.68	7.20	5.18	6.04	7.60	6.97	7.55	7.06	8.14	8.66	8.57	7.14	8.53	10.06	8.65		
May	1.10	1.41	5.48	5.10	5.79	7.19	5.19	6.06	7.85	6.95	7.78	7.41	8.73	9.27	9.62	7.54	8.69	6.92	8.66		
June	1.20	1.79	4.72	5.16	5.91	7.40	5.33	6.21	7.80	6.68	7.72	7.39	8.66	9.01	9.64	7.51	9.00	4.42	8.66		
July	1.58	1.89	5.49	5.15	5.91	7.36	5.54	6.17	7.89	6.44	7.80	7.40	8.62	9.10	9.43	7.49	8.72	9.95	8.77		
August	1.69	2.07	6.34	5.23	5.88	7.37	5.63	6.19	7.95	6.95	7.89	7.20	8.95	9.66	9.69	7.35	9.37	8.02	9.31		
September	1.85	2.52	5.58	5.16	5.93	7.56	5.71	6.27	8.09	7.03	8.02	7.24	9.21	9.62	9.73	7.37	9.43	9.61	9.44		
October	1.94	2.24	6.41	5.26	6.05	7.82	5.95	6.50	8.20	7.42	8.15	7.47	9.53	9.76	10.45	7.62	8.48	9.60	8.54		
November	2.81	3.22	6.13	5.39	6.27	8.13	6.23	6.75	8.47	7.32	8.41	9.06	10.69	11.39	11.53	9.20	9.80	10.23	9.82		
December	5.68	5.92	11.76	11.51	13.71	12.73	12.29	12.74	11.98	8.06	11.74	13.96	18.84	19.95	15.67	14.44	12.81	17.12	13.46		
<b>2015</b>																					
January	4.88	5.51	13.68	12.88	13.81	12.23	12.33	12.85	13.23	9.97	13.11	14.66	16.72	17.18	16.04	14.83	13.56	13.72	13.57		
February	3.91	4.86	13.09	11.52	12.57	11.46	11.22	11.79	11.54	9.79	11.46	13.23	14.91	15.45	13.38	13.36	13.78	13.67	13.74		
March	3.16	4.09	11.97	10.84	12.26	11.59	11.16	11.67	11.15	9.49	11.08	13.08	14.21	14.73	14.35	13.18	13.15	12.12	13.05		
April	2.68	4.09	11.59	9.16	7.94	11.86	8.97	9.41	10.83	8.85	10.74	12.74	13.06	12.99	13.42	12.77	12.68	11.14	12.41		
May	2.09	3.50	10.95	8.74	8.42	10.90	8.86	9.36	10.35	8.52	10.29	11.34	12.02	12.55	12.70	11.41	11.75	10.09	11.67		
June	2.19	3.50	10.04	8.63	10.17	10.27	9.39	9.92	10.25	9.18	10.22	10.95	11.35	11.73	11.95	10.98	11.45	10.41	11.33		
July	1.71	3.06	9.90	7.92	9.36	9.78	8.74	9.23	9.55	8.52	9.52	10.29	10.95	11.50	11.42	10.33	11.83	11.48	11.72		
August	2.01	3.07	9.31	7.67	9.05	9.62	8.44	8.96	9.31	7.70	9.25	9.71	10.48	11.12	10.92	9.76	10.55	9.70	10.25		
September	2.02	3.01	8.95	7.65	8.80	9.65	8.45	8.90	9.37	6.73	9.28	9.84	10.39	10.69	10.50	9.87	10.67	11.72	10.94		
October	1.96	2.95	8.63	7.48	5.16	9.35	6.92	7.21	8.95	6.32	8.87	9.90	10.37	10.60	10.88	9.93	10.93	10.50	10.86		
November	2.12	3.17	8.48	7.28	6.53	9.10	7.45	7.79	8.94	6.54	8.88	10.07	10.44	11.13	11.13	10.10	9.87	10.09	9.97		

Table 4.2.4

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

	Weighted average interest rates on deposits of individuals by maturity														Weighted average interest rates on deposits of nonfinancial organizations by maturity																	
	in US dollars																															
	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	over 3 years	over 1 year	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year											
<b>2015</b>																																
January	0.63	0.93	2.28	5.22	5.48	5.56	4.25	5.51	1.44	4.13	5.32	5.65	2.25	6.75	7.47	7.03	0.46	0.77	2.29	4.96	5.16	5.08	2.66	4.96	1.68	2.87	3.73	3.90	1.91	5.69	4.25	5.69
February	1.13	1.24	1.72	5.20	5.47	5.38	4.86	5.35	0.78	3.19	4.16	1.86	1.19	6.53	6.46	6.51	1.04	1.15	1.58	4.83	5.04	4.36	3.35	4.31	1.02	2.36	3.29	4.24	1.29	5.21	4.00	4.55
March	0.98	1.14	1.72	5.18	5.41	5.42	4.67	5.39	0.73	2.72	4.28	5.71	1.27	6.68	7.11	6.81	0.65	0.75	1.32	4.64	4.92	4.59	3.47	4.55	0.76	2.18	2.92	4.55	0.99	5.81	-	5.81
April	0.96	1.09	1.70	3.96	4.30	4.59	3.15	4.53	0.44	2.53	3.62	4.58	0.79	5.78	5.81	5.80	0.74	0.81	1.18	3.51	3.81	4.49	2.34	4.37	0.28	1.89	2.79	4.16	0.63	4.75	5.35	4.84
May	0.48	0.69	1.63	3.54	3.87	4.80	3.16	4.75	0.30	1.87	2.33	3.55	0.52	5.13	5.79	5.54	0.57	0.66	1.21	3.07	3.35	4.17	2.78	4.12	0.16	0.77	2.04	3.92	0.52	4.06	5.22	4.33
June	0.49	0.69	1.40	2.70	2.91	4.26	3.64	4.22	0.48	1.69	2.56	3.65	0.81	5.12	4.87	4.89	0.03	0.05	1.14	1.14	2.36	3.39	2.14	3.35	0.10	0.81	1.41	2.37	0.41	2.96	-	2.96
July	0.28	0.46	1.38	2.20	2.45	3.75	3.08	3.72	0.29	1.42	2.41	3.26	0.55	3.69	4.48	4.06	0.34	0.46	1.27	1.72	1.89	3.04	1.33	2.98	0.10	0.98	1.19	2.57	0.48	3.36	4.00	3.43
August	1.15	1.17	1.25	1.98	2.09	3.35	1.81	3.31	0.28	1.40	2.15	2.51	0.53	3.79	5.44	5.28	0.41	0.50	1.23	1.42	1.57	2.56	1.28	2.52	0.15	0.53	1.39	2.12	0.26	2.22	-	2.22
September	0.56	0.72	1.23	1.90	2.06	3.20	1.91	3.15	0.17	1.10	1.92	1.90	0.31	3.01	3.60	3.16	0.26	0.38	1.20	1.35	1.48	2.43	1.26	2.39	0.28	0.49	1.66	1.77	0.58	2.86	-	2.86
October	0.46	0.54	0.88	1.70	1.84	3.09	1.67	3.06	0.20	0.90	1.71	2.72	0.43	3.16	4.84	4.45	0.54	0.60	1.02	1.24	1.33	2.38	1.02	2.33	0.24	0.51	0.71	2.08	0.45	2.12	4.48	2.61
November	0.41	0.54	0.86	1.65	1.78	2.78	1.73	2.76	0.22	0.87	1.62	2.77	0.33	3.33	4.71	3.91	0.37	0.51	1.00	1.11	1.18	1.96	1.20	1.94	0.30	0.42	0.82	2.63	0.51	2.07	-	2.07
<b>2015</b>																																
January	0.46	0.77	2.29	4.96	5.16	5.08	2.66	4.96	1.68	2.87	3.73	3.90	1.91	5.69	4.25	5.69	0.46	0.77	2.29	4.96	5.16	5.08	2.66	4.96	1.68	2.87	3.73	3.90	1.91	5.69	4.25	5.69
February	1.04	1.15	1.58	4.83	5.04	4.36	3.35	4.31	1.02	2.36	3.29	4.24	1.29	5.21	4.00	4.55	1.04	1.15	1.58	4.83	5.04	4.36	3.35	4.31	1.02	2.36	3.29	4.24	1.29	5.21	4.00	4.55
March	0.65	0.75	1.32	4.64	4.92	4.59	3.47	4.55	0.76	2.18	2.92	4.55	0.99	5.81	-	5.81	0.65	0.75	1.32	4.64	4.92	4.59	3.47	4.55	0.76	2.18	2.92	4.55	0.99	5.81	-	5.81
April	0.74	0.81	1.18	3.51	3.81	4.49	2.34	4.37	0.28	1.89	2.79	4.16	0.63	4.75	5.35	4.84	0.74	0.81	1.18	3.51	3.81	4.49	2.34	4.37	0.28	1.89	2.79	4.16	0.63	4.75	5.35	4.84
May	0.57	0.66	1.21	3.07	3.35	4.17	2.78	4.12	0.16	0.77	2.04	3.92	0.52	4.06	5.22	4.33	0.57	0.66	1.21	3.07	3.35	4.17	2.78	4.12	0.16	0.77	2.04	3.92	0.52	4.06	5.22	4.33
June	0.03	0.05	1.14	1.14	2.36	3.39	2.14	3.35	0.10	0.81	1.41	2.37	0.41	2.96	-	2.96	0.03	0.05	1.14	1.14	2.36	3.39	2.14	3.35	0.10	0.81	1.41	2.37	0.41	2.96	-	2.96
July	0.34	0.46	1.27	1.72	1.89	3.04	1.33	2.98	0.10	0.98	1.19	2.57	0.48	3.36	4.00	3.43	0.34	0.46	1.27	1.72	1.89	3.04	1.33	2.98	0.10	0.98	1.19	2.57	0.48	3.36	4.00	3.43
August	0.41	0.50	1.23	1.42	1.57	2.56	1.28	2.52	0.15	0.53	1.39	2.12	0.26	2.22	-	2.22	0.41	0.50	1.23	1.42	1.57	2.56	1.28	2.52	0.15	0.53	1.39	2.12	0.26	2.22	-	2.22
September	0.26	0.38	1.20	1.35	1.48	2.43	1.26	2.39	0.28	0.49	1.66	1.77	0.58	2.86	-	2.86	0.26	0.38	1.20	1.35	1.48	2.43	1.26	2.39	0.28	0.49	1.66	1.77	0.58	2.86	-	2.86
October	0.54	0.60	1.02	1.24	1.33	2.38	1.02	2.33	0.24	0.51	0.71	2.08	0.45	2.12	4.48	2.61	0.54	0.60	1.02	1.24	1.33	2.38	1.02	2.33	0.24	0.51	0.71	2.08	0.45	2.12	4.48	2.61
November	0.37	0.51	1.00	1.11	1.18	1.96	1.20	1.94	0.30	0.42	0.82	2.63	0.51	2.07	-	2.07	0.37	0.51	1.00	1.11	1.18	1.96	1.20	1.94	0.30	0.42	0.82	2.63	0.51	2.07	-	2.07

Table 4.2.5

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

(millions of rubles)

	Deposit certificates										Savings certificates									
	total					of which by maturity					total	of which by maturity								
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year		1 year to 3 years	over 3 years	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15						
<b>2013</b>																				
31.12	5,338	85	1,245	415	1,320	1,717	408	349,711	30	222	27,815	35,125	273,386	380						
<b>2014</b>																				
31.01	7,020	143	835	395	2,881	2,040	408	353,218	137	128	27,453	36,032	275,442	461						
28.02	6,725	75	559	488	3,166	1,874	433	351,876	18	591	26,284	35,362	274,570	829						
31.03	6,453	177	452	429	2,898	1,900	433	346,027	0	623	24,045	34,181	271,325	848						
30.04	5,647	48	323	431	3,002	1,249	429	344,552	126	139	24,896	33,278	269,653	1,175						
31.05	6,147	40	630	293	3,021	1,403	428	342,647	20	322	25,285	32,608	266,122	1,257						
30.06	6,122	17	676	405	3,113	1,325	400	343,465	0	84	24,731	31,722	267,711	1,272						
31.07	7,400	50	729	871	3,969	1,198	403	353,188	1	76	24,834	34,378	274,989	1,334						
31.08	5,884	70	467	925	2,284	1,592	398	360,096	5	49	24,509	36,464	279,894	1,384						
30.09	6,064	22	588	853	2,334	1,571	598	365,844	1	95	23,112	39,562	284,970	1,356						
31.10	6,542	59	473	976	2,696	1,550	628	378,578	51	56	21,922	44,549	295,515	1,311						
30.11	6,193	35	244	948	2,547	1,506	607	407,827	5	656	26,235	53,259	311,106	1,333						
31.12	5,813	262	134	760	2,176	1,554	638	460,543	5	838	41,357	106,429	298,897	1,347						
<b>2015</b>																				
31.01	5,557	55	437	396	2,292	1,200	654	478,818	12	881	48,408	142,637	262,707	1,430						
28.02	5,375	196	306	534	2,257	1,154	643	500,252	8	973	54,296	172,740	258,959	1,409						
31.03	5,261	99	557	253	2,194	1,170	563	525,717	6	620	54,437	210,565	245,354	1,354						
30.04	5,400	206	736	303	2,339	1,071	563	540,287	9	342	60,734	235,092	230,227	1,282						
31.05	5,540	1	725	579	2,403	1,008	554	550,586	11	323	61,799	250,448	220,758	1,233						
30.06	3,237	145	303	656	923	887	106	546,251	259	348	56,552	243,295	220,212	1,280						
31.07	2,988	34	322	676	812	840	106	538,754	5	322	56,548	244,847	215,576	1,170						
31.08	2,623	141	165	711	725	577	106	538,486	60	365	53,568	267,026	195,317	1,955						
30.09	2,513	68	168	415	967	578	85	540,795	19	638	48,472	300,187	168,935	1,824						
31.10	2,469	109	183	337	968	573	85	564,929	52	676	52,873	315,667	174,106	1,786						
30.11	3,154	13	257	1,069	1,052	504	63	579,199	18	784	56,495	323,922	175,846	1,516						

Table 4.2.5 (end)  
(millions of rubles)

	Bonds											Derivatives (at fair value)
	total	of which by maturity									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	20	21	22	23		
1	16	17	18	19	20	21	22	23	24	25	26	27
<b>2013</b>												
31.12	1,213,098	0	0	120	3,558	591,684	617,736	134,660				
<b>2014</b>												
31.01	1,212,650	0	0	120	4,048	581,745	626,738	318,942				
28.02	1,174,568	0	0	0	3,665	561,044	608,965	342,424				
31.03	1,149,021	0	0	0	3,296	543,094	602,631	286,228				
30.04	1,126,232	0	17	0	2,943	524,158	597,114	284,353				
31.05	1,152,036	10	17	30	2,943	527,566	621,226	253,507				
30.06	1,203,837	0	0	140	2,913	534,630	665,472	225,665				
31.07	1,199,448	0	16	252	1,602	526,166	666,412	273,533				
31.08	1,193,895	0	224	287	3,711	517,945	671,492	321,294				
30.09	1,220,235	0	224	287	4,955	508,820	705,949	526,240				
31.10	1,223,873	0	3	204	5,635	475,226	742,806	853,096				
30.11	1,209,417	0	0	0	5,119	458,272	745,797	1,348,629				
31.12	1,357,528	0	0	0	12,021	541,604	802,848	1,953,347				
<b>2015</b>												
31.01	1,359,227	0	0	0	11,721	531,328	806,178	2,639,706				
28.02	1,334,738	0	0	0	8,452	496,462	829,393	1,665,925				
31.03	1,322,695	0	0	0	8,491	464,540	849,664	1,333,033				
30.04	1,314,461	0	0	1,196	8,553	442,842	861,870	911,078				
31.05	1,303,598	0	0	1,242	8,816	445,186	848,171	836,564				
30.06	1,330,578	0	2	1,272	9,042	433,847	886,415	871,934				
31.07	1,354,830	0	39	1,272	9,124	431,930	912,464	954,850				
31.08	1,309,883	13	90	1,285	7,178	393,801	907,349	1,140,039				
30.09	1,278,464	0	0	1,290	6,620	327,971	940,572	937,504				
31.10	1,284,937	0	0	348	5,930	294,992	977,032	798,831				
30.11	1,288,945	0	42	391	4,930	288,216	995,182	800,788				



## 4.3. Lending

Table 4.3.1

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

(millions of rubles)

1	Loans, Deposits and Other Funds in rubles											credit institutions			
	total	individuals	of which								total		credit institutions		
			organizations (except general and local governments and extrabudgetary funds)												
			of which by maturity												
2	3	4	5	6	7	8	9	10	11						
<b>2013</b>															
31.12	29,836,692	9,719,936	18,191,891	711,940	537,253	919,766	2,960,796	4,710,812	7,506,222	1,924,865					
<b>2014</b>															
31.01	30,054,646	9,727,547	18,439,565	772,116	557,028	927,274	3,026,177	4,637,142	7,658,892	1,887,535					
28.02	30,169,754	9,841,613	18,476,471	766,467	585,636	924,915	2,949,125	4,640,341	7,724,642	1,851,669					
31.03	30,559,819	9,984,225	18,817,493	732,562	539,455	978,268	3,085,800	4,705,845	7,872,819	1,758,101					
30.04	31,355,493	10,171,239	19,194,940	671,295	512,772	990,240	3,203,776	4,872,777	7,999,453	1,989,314					
31.05	32,141,828	10,290,908	19,462,937	734,061	468,532	977,007	3,229,983	4,927,258	8,122,993	2,387,983					
30.06	32,667,642	10,422,995	19,625,766	728,450	443,131	984,096	3,274,032	4,980,503	8,238,923	2,618,880					
31.07	32,759,800	10,593,657	19,867,945	738,612	453,782	927,892	3,374,534	5,027,008	8,333,727	2,298,198					
31.08	33,163,682	10,729,179	19,941,272	750,375	470,172	915,108	3,452,673	4,926,502	8,393,747	2,493,231					
30.09	33,728,887	10,856,151	20,181,081	812,884	479,010	906,237	3,403,825	5,010,172	8,570,321	2,691,655					
31.10	34,217,571	10,949,877	20,473,639	915,001	522,571	907,467	3,416,657	5,040,769	8,660,942	2,794,054					
30.11	35,222,770	11,038,528	20,778,931	877,249	569,052	952,992	3,456,095	5,187,294	8,705,105	3,405,311					
31.12	34,888,476	11,028,783	20,849,792	696,167	472,194	944,587	3,333,470	5,419,011	8,886,409	3,009,901					
<b>2015</b>															
31.01	33,972,779	10,892,911	20,703,347	641,225	421,379	936,902	3,317,897	5,329,403	8,873,807	2,376,522					
28.02	33,572,876	10,770,087	20,518,113	639,030	402,689	892,905	3,294,972	5,220,759	8,824,779	2,284,676					
31.03	33,414,781	10,645,944	20,484,858	701,905	401,878	851,153	3,215,564	5,197,862	8,811,147	2,283,979					
30.04	33,500,267	10,570,613	20,532,717	697,815	361,624	811,507	3,097,899	5,253,370	8,900,720	2,396,937					
31.05	33,565,421	10,522,802	20,468,014	631,805	410,703	788,877	3,058,889	5,199,557	8,915,453	2,574,606					
30.06	33,720,009	10,470,012	20,527,094	719,484	368,233	762,661	3,045,072	5,157,129	8,966,501	2,722,903					
31.07	34,010,444	10,472,120	20,771,591	608,226	447,645	860,706	3,051,989	5,108,686	9,108,972	2,766,732					
31.08	34,075,712	10,471,071	20,940,925	627,374	402,288	967,604	3,089,396	5,104,183	9,165,998	2,663,716					
30.09	34,766,332	10,469,645	21,108,221	671,982	349,137	1,010,336	3,076,383	5,157,449	9,282,512	3,188,466					
31.10	34,904,165	10,444,006	21,322,578	644,166	355,937	1,062,115	3,116,785	5,058,814	9,526,394	3,137,581					
30.11	34,844,819	10,404,324	21,423,025	703,803	383,673	990,038	3,120,860	5,038,399	9,530,729	3,017,471					

Table 4.3.1 (end)  
(millions of rubles)

		Loans, Deposits and Other Funds in foreign currency											credit institutions			
		of which														
		total		organizations (except general and local governments and extrabudgetary funds)											over 3 years	
				individuals		of which by maturity										
1	12	13	14	15	16	17	18	19	20	21						
													1 year to 3 years		over 3 years	
<b>2013</b>																
31.12	8,931,234	237,158	5,486,152	191,373	91,811	193,294	600,173	1,318,253	2,989,923	3,205,776						
<b>2014</b>																
31.01	10,194,943	252,264	5,842,482	120,491	126,897	205,659	625,096	1,354,984	3,298,785	4,097,925						
28.02	10,679,210	254,283	6,067,556	165,312	112,694	200,623	628,720	1,396,706	3,445,534	4,355,007						
31.03	9,786,133	243,877	6,146,831	151,286	155,131	228,754	611,955	1,385,126	3,502,575	3,394,075						
30.04	10,169,899	240,927	6,305,833	140,682	161,608	169,708	613,832	1,393,129	3,719,418	3,621,725						
31.05	9,907,083	228,344	6,139,262	147,469	110,910	181,332	576,086	1,365,276	3,649,179	3,538,058						
30.06	9,391,024	216,166	5,976,621	165,872	173,547	148,478	487,466	1,339,688	3,557,475	3,196,905						
31.07	9,886,541	226,695	6,305,468	157,442	162,162	162,772	524,101	1,401,294	3,787,282	3,352,982						
31.08	9,761,823	229,738	6,568,491	171,570	136,249	175,381	549,038	1,461,506	3,959,787	2,961,926						
30.09	10,131,792	240,225	6,935,102	182,304	63,620	176,452	570,195	1,518,477	4,303,488	2,954,803						
31.10	10,997,087	258,097	7,651,792	177,514	73,832	178,411	638,234	1,635,645	4,807,815	3,085,366						
30.11	12,196,035	282,195	8,637,338	263,037	72,293	209,816	629,839	1,820,352	5,486,566	3,274,494						
31.12	14,180,978	300,766	9,992,617	689,997	125,968	204,262	643,029	1,954,804	6,206,291	3,885,090						
<b>2015</b>																
31.01	17,480,028	360,690	12,201,739	795,915	110,991	231,887	949,782	2,306,582	7,541,707	4,914,268						
28.02	15,712,867	316,234	11,233,977	750,857	113,961	171,325	1,242,017	2,048,003	6,697,770	4,159,778						
31.03	14,990,708	294,859	10,787,110	773,718	118,600	181,227	1,286,846	1,903,870	6,323,163	3,906,039						
30.04	13,577,286	252,735	9,625,036	623,859	92,574	160,522	1,362,623	1,628,889	5,554,047	3,697,016						
31.05	13,991,098	251,105	9,945,595	614,290	93,940	140,258	1,452,723	1,630,305	5,785,685	3,791,960						
30.06	14,702,376	256,801	10,442,141	648,505	65,701	155,481	1,524,411	1,735,617	6,067,030	4,000,656						
31.07	15,653,965	266,140	11,121,678	662,121	79,024	188,695	1,614,466	1,853,403	6,464,670	4,263,560						
31.08	17,614,606	295,452	12,528,777	684,813	88,740	533,759	1,479,607	2,046,843	7,390,913	4,787,286						
30.09	17,592,274	287,749	12,147,816	388,971	48,806	504,122	1,497,389	1,950,778	7,454,545	5,153,858						
31.10	17,153,482	269,429	11,811,124	370,563	92,427	499,761	1,467,963	1,837,557	7,193,643	5,072,726						
30.11	17,848,807	268,628	12,432,617	376,851	218,144	516,379	1,662,119	1,861,177	7,395,217	5,147,369						



Table 4.3.2

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

(% p.a.)

	Total							of which car loans								
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
<b>2014</b>																
January	28.04	16.09	30.39	23.81	24.41	21.69	17.29	18.31	16.47	19.95	18.15	12.38	12.49	13.94	16.12	15.44
February	28.25	15.35	23.72	22.58	22.77	20.99	17.21	18.00	16.30	15.43	18.59	12.70	12.75	13.87	15.91	15.25
March	26.37	15.09	25.27	23.67	23.78	20.76	16.98	17.78	18.83	18.18	18.45	12.52	12.63	13.82	15.87	15.22
April	23.52	15.99	23.17	20.58	20.97	20.85	16.96	17.74	18.37	19.87	18.98	12.52	12.61	14.04	15.93	15.38
May	27.48	15.79	26.56	24.90	24.89	20.83	16.82	17.67	16.13	17.34	20.91	12.76	12.91	14.28	16.42	15.80
June	28.08	14.80	23.40	24.09	23.91	20.73	16.65	17.53	18.45	20.52	18.39	12.36	12.48	14.12	16.41	15.74
July	28.36	13.97	22.53	23.35	23.28	20.98	16.62	17.53	18.01	22.60	16.16	12.13	13.19	14.03	16.75	15.92
August	29.51	14.78	25.94	23.10	23.82	20.73	16.49	17.39	-	21.90	19.34	12.01	12.23	14.06	16.98	16.09
September	23.72	16.30	23.46	24.51	23.93	21.08	16.76	17.66	20.80	19.47	19.33	12.02	12.20	14.32	17.11	16.29
October	25.33	16.40	23.95	24.84	24.37	21.57	16.64	17.60	17.91	20.42	19.36	12.23	12.47	14.68	17.06	16.37
November	24.31	16.02	25.78	25.08	24.59	21.45	16.74	17.72	16.76	20.87	19.42	12.41	12.55	14.66	16.94	16.20
December	25.32	17.99	25.44	25.66	24.82	22.24	16.33	17.37	23.51	20.20	19.47	13.11	13.32	15.25	17.29	16.60
<b>2015</b>																
January	23.69	19.94	27.00	33.55	29.08	29.69	17.36	19.46	20.14	18.79	21.08	18.13	18.46	20.70	21.19	21.07
February	27.11	18.83	28.85	31.57	28.73	29.28	18.47	20.51	19.69	19.02	19.37	17.74	18.02	20.85	22.34	21.97
March	21.36	19.44	28.18	28.91	27.31	28.70	19.73	21.83	20.31	19.00	19.51	17.56	17.79	20.64	22.72	22.12
April	21.04	19.38	27.22	27.55	26.20	25.23	19.14	20.74	16.91	18.20	18.71	13.63	14.23	14.46	19.74	17.26
May	18.62	22.64	27.75	29.63	28.62	24.82	18.95	20.48	19.76	18.76	19.89	13.09	13.91	14.02	19.49	16.79
June	19.67	21.56	26.46	27.18	26.45	22.10	18.54	19.53	17.32	18.72	19.30	12.20	12.86	13.78	19.01	16.27
July	21.60	19.97	25.03	27.18	26.29	21.97	18.26	19.29	20.09	17.96	20.14	11.98	12.84	13.36	18.16	15.84
August	18.30	19.58	25.91	26.28	25.71	21.75	17.78	18.90	17.06	19.65	20.61	11.31	11.99	13.11	17.44	15.24
September	18.83	19.25	26.30	25.31	24.94	21.94	17.29	18.45	-	20.38	20.66	11.90	12.73	13.16	18.02	15.44
October	21.97	18.04	20.44	26.82	25.34	21.79	17.11	18.27	19.36	20.79	20.62	12.54	13.62	12.96	17.64	15.10
November	19.99	20.08	20.64	26.24	25.11	21.73	16.90	18.02	19.59	18.64	19.75	11.56	12.72	12.51	16.82	14.52

Table 4.3.3

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

	Total										of which car loans										
	up to 30 days (including call loans)			31 to 90 days			91 to 180 days			181 days to 1 year			up to 1 year (including call loans)			1 year to 3 years			over 3 years		
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year					
<b>2014</b>																					
January	9.69	13.03	11.63	11.97	11.45	15.18	10.52	13.37	-	-	-	-	-	11.49	10.12	10.68					
February	12.23	10.69	10.35	12.05	11.43	11.56	10.60	10.96	-	-	-	-	-	13.05	12.57	12.68					
March	9.69	11.18	12.01	11.87	10.77	10.27	11.45	10.82	-	-	-	-	-	12.05	11.61	11.68					
April	9.32	12.35	12.72	11.82	11.03	10.97	10.46	10.67	-	-	13.00	13.00	10.59	12.10	11.99						
May	12.30	10.78	11.55	12.32	12.18	11.40	11.32	11.37	-	-	13.50	13.50	16.00	10.89	11.34						
June	11.36	14.19	10.50	12.84	12.29	12.00	9.92	10.87	-	-	12.50	12.50	12.00	11.36	11.45						
July	11.14	11.18	12.50	11.27	11.32	11.41	10.88	11.19	-	-	-	-	10.20	13.92	12.26						
August	15.12	12.11	12.43	11.64	12.05	9.78	12.11	10.33	-	-	-	-	11.53	11.62	11.55						
September	10.59	14.23	11.95	12.60	11.94	11.99	9.30	10.86	-	-	-	-	10.18	13.31	12.71						
October	12.57	11.96	12.08	11.04	11.42	11.88	10.65	11.54	-	-	-	-	17.00	13.05	13.37						
November	13.54	14.37	10.84	12.02	12.50	10.83	10.78	10.80	-	-	-	-	15.70	9.00	12.63						
December	13.87	11.11	13.66	11.85	11.75	10.46	10.13	10.30	-	-	18.00	18.00	10.18	11.60	10.97						
<b>2015</b>																					
January	12.02	11.65	12.07	11.78	11.90	11.70	9.89	10.97	-	-	-	-	-	10.21	15.31	12.85					
February	15.15	12.09	11.45	12.58	12.10	11.75	9.64	10.65	-	-	-	-	-	9.00	11.60	11.48					
March	15.32	14.71	13.11	13.62	13.61	11.22	10.49	10.80	-	-	9.00	9.00	13.00	12.57	12.70						
April	11.68	12.01	14.09	11.89	12.22	11.83	10.78	11.32	-	-	-	-	11.00	12.44	12.02						
May	11.76	11.67	14.79	12.55	12.24	11.62	9.35	10.36	-	-	-	-	-	14.68	14.68						
June	12.59	11.92	11.18	12.87	12.36	12.03	9.37	10.15	-	-	-	-	-	13.82	13.82						
July	15.64	12.91	12.27	13.01	12.93	11.62	9.93	11.44	-	-	-	-	-	14.99	14.99						
August	12.14	12.73	13.56	11.31	11.95	12.47	10.72	11.72	-	-	-	-	-	13.32	13.32						
September	12.21	12.51	14.65	13.01	12.97	11.92	9.89	11.12	-	-	-	-	-	-	-						
October	14.10	12.07	12.45	10.79	11.61	12.38	11.78	11.91	-	-	-	-	9.00	9.19	9.17						
November	14.28	11.99	11.88	11.76	12.24	11.34	10.52	11.16	-	-	-	-	-	-	-						

(% p.a.)

Table 4.3.4

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

	Total											of which car loans						
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year		
<b>2014</b>																		
January	11.70	12.39	11.89	11.99	11.92	10.88	6.81	8.91	-	-	-	-	-	-	-	-		
February	9.88	13.52	9.39	9.54	9.73	10.39	9.44	9.99	-	-	20.72	20.72	-	-	11.00	11.00		
March	11.18	10.26	8.70	9.50	9.68	10.68	9.11	10.08	-	-	-	-	-	-	-	-		
April	11.78	12.71	12.77	10.66	11.21	9.65	10.11	9.79	-	-	-	-	-	-	-	-		
May	13.05	15.24	12.84	10.62	12.59	9.85	10.43	9.98	-	-	-	-	-	-	-	-		
June	10.94	10.40	11.49	11.75	11.41	12.30	12.63	12.38	-	-	-	-	12.00	-	-	12.00		
July	13.15	13.23	6.19	10.61	10.58	12.95	7.25	12.16	-	-	-	-	-	-	5.80	5.80		
August	13.98	12.50	5.26	10.11	7.36	11.23	9.47	10.00	-	-	-	-	-	-	9.00	9.00		
September	12.67	7.55	13.07	12.32	10.58	10.49	8.84	9.41	-	-	-	-	-	-	9.65	9.65		
October	13.13	12.54	13.48	9.31	11.02	9.10	9.86	9.24	-	-	-	-	-	-	-	-		
November	12.99	-	6.00	10.53	10.97	12.84	9.41	10.65	-	-	-	-	13.00	-	-	13.00		
December	6.13	12.20	9.60	10.72	10.52	9.97	8.59	9.46	-	-	-	-	-	-	16.90	16.90		
<b>2015</b>																		
January	8.51	12.60	13.81	11.48	9.99	11.71	14.86	12.86	-	-	11.00	11.00	-	-	13.00	13.00		
February	10.97	9.04	8.99	9.17	9.22	12.43	10.67	12.21	-	-	-	-	-	-	-	-		
March	7.51	11.74	12.26	10.45	11.24	8.88	10.32	8.90	-	-	-	-	-	-	-	-		
April	10.42	12.93	12.46	12.83	12.41	10.22	11.81	11.31	-	-	9.00	9.00	-	-	-	-		
May	7.63	14.84	12.24	12.91	13.77	10.18	9.86	10.10	-	-	-	-	-	-	-	-		
June	-	13.07	13.09	10.93	11.98	11.25	13.24	11.80	-	-	-	-	-	-	10.00	10.00		
July	12.21	9.21	13.14	12.82	11.52	11.84	10.33	11.71	-	-	-	-	10.00	-	-	10.00		
August	9.60	-	12.86	12.93	12.64	11.14	10.31	10.71	-	-	-	-	-	-	-	-		
September	11.06	11.74	11.47	12.73	12.37	9.82	9.89	9.82	-	-	-	-	-	-	-	-		
October	12.00	12.13	5.74	12.05	11.00	11.28	5.70	9.71	-	-	-	-	-	-	13.00	13.00		
November	11.90	-	13.39	9.82	12.30	9.58	10.79	10.17	-	-	-	-	-	-	-	-		

(% p.a.)



Table 4.3.6

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

	Total														of which small and medium-sized businesses						
	up to 1 year (including call loans)							1 year to 3 years							up to 1 year (including call loans)			1 year to 3 years			
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	over 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year			
<b>2014</b>																					
January	1.02	4.06	4.39	6.39	2.66	5.86	7.79	7.00	8.95	10.03	10.65	11.55	10.67	10.31	9.43	10.01					
February	1.01	5.07	6.74	6.72	3.49	5.98	7.07	6.57	10.62	11.06	10.07	11.06	10.75	10.38	8.25	9.49					
March	1.36	2.74	4.56	7.01	3.47	5.63	5.34	5.44	11.67	10.28	6.95	12.08	11.00	10.35	8.75	9.99					
April	1.25	4.51	5.68	5.89	3.39	5.50	5.43	5.45	10.02	10.71	8.37	10.84	10.32	10.86	9.06	10.17					
May	1.33	3.34	5.50	7.41	3.40	6.08	7.19	6.65	12.05	9.37	9.20	10.46	10.30	10.81	11.17	11.12					
June	1.17	6.12	3.48	7.13	4.41	7.80	6.83	7.05	9.34	8.73	8.74	11.55	10.47	9.73	8.36	9.03					
July	1.29	3.58	5.30	6.39	3.32	5.70	7.40	6.62	10.80	11.23	11.00	11.67	11.39	10.13	11.28	10.55					
August	1.30	4.67	5.28	6.65	3.08	6.56	7.19	7.01	8.71	13.57	10.00	11.57	11.19	11.73	8.62	10.21					
September	2.51	4.58	5.79	7.20	4.39	5.76	7.23	6.88	12.90	11.77	8.32	10.36	10.25	10.53	9.01	9.65					
October	2.18	5.18	6.79	7.13	4.38	7.48	6.32	6.74	13.06	12.98	7.54	10.91	10.10	10.17	7.53	8.38					
November	3.08	6.51	6.99	9.37	5.03	8.01	5.55	6.29	9.23	12.34	9.84	11.34	10.89	11.97	9.27	10.84					
December	2.74	5.37	7.37	8.44	4.96	8.24	6.74	7.11	8.00	10.33	10.10	10.71	9.67	11.70	11.13	11.45					
<b>2015</b>																					
January	4.56	7.14	7.71	8.92	6.78	9.26	8.68	8.80	9.39	9.62	10.09	12.41	11.39	12.38	10.71	11.41					
February	4.36	9.43	7.85	9.91	7.27	8.27	7.48	7.66	8.94	11.09	10.69	12.03	11.24	11.50	10.64	11.12					
March	5.27	7.16	7.35	9.20	6.78	7.95	8.19	8.08	12.72	10.89	10.95	10.89	11.02	11.33	10.84	10.98					
April	4.35	7.27	8.73	9.48	7.74	9.28	9.56	9.40	11.73	10.12	10.52	11.20	11.04	11.15	11.76	11.52					
May	4.36	6.72	8.14	9.72	7.36	8.74	8.38	8.43	12.92	10.62	11.88	11.53	11.63	9.01	8.42	8.99					
June	3.46	7.26	5.28	7.82	6.20	9.47	9.13	9.24	11.51	8.65	11.51	11.06	10.73	10.24	8.04	8.48					
July	5.33	7.00	6.69	7.97	7.13	7.86	8.87	8.13	12.67	10.28	9.88	7.76	8.65	10.20	10.43	10.30					
August	3.19	6.82	6.58	8.44	6.46	8.59	9.08	8.97	11.91	11.21	10.71	8.55	9.53	12.03	9.44	10.70					
September	5.17	4.94	6.70	5.23	5.39	6.92	7.54	7.32	12.53	10.96	11.41	10.64	11.06	10.25	9.11	9.29					
October	2.33	7.12	8.00	6.88	6.69	8.83	8.38	8.56	–	10.21	10.32	10.63	10.37	10.50	8.91	9.07					
November	3.69	8.59	7.31	5.88	5.86	6.49	7.59	7.01	13.25	11.50	10.55	7.67	8.89	10.47	8.14	8.71					

(% p.a.)

Table 4.3.7

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

	Total													of which small and medium-sized businesses																		
	up to 30 days (including call loans)			31 to 90 days			91 to 180 days			181 days to 1 year			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				
	up to 1 year (including call loans)	1 year to 3 years	over 3 years	up to 1 year (including call loans)	1 year to 3 years	over 3 years	up to 1 year (including call loans)	1 year to 3 years	over 3 years	up to 1 year (including call loans)	1 year to 3 years	over 3 years	up to 1 year (including call loans)	1 year to 3 years	over 3 years	up to 1 year (including call loans)	1 year to 3 years	over 3 years	up to 1 year (including call loans)	1 year to 3 years	over 3 years	up to 1 year (including call loans)	1 year to 3 years	over 3 years	up to 1 year (including call loans)	1 year to 3 years	over 3 years					
<b>2014</b>																																
January	2.27	3.26	5.57	8.07	5.28	5.25	7.71	6.56	6.35	9.65	7.90	13.08	11.94	9.53	8.17	9.00	2.27	3.26	5.57	8.07	5.28	5.25	7.71	6.56	6.35	9.65	7.90	13.08	11.94	9.53	8.17	9.00
February	3.77	5.14	7.35	9.11	6.58	6.57	7.90	7.23	10.32	10.72	10.17	11.52	11.16	10.37	9.35	9.97	3.77	5.14	7.35	9.11	6.58	6.57	7.90	7.23	10.32	10.72	10.17	11.52	11.16	10.37	9.35	9.97
March	1.42	4.16	6.88	7.67	5.71	9.16	5.45	6.24	18.00	8.84	11.20	12.12	11.32	9.34	6.53	8.61	1.42	4.16	6.88	7.67	5.71	9.16	5.45	6.24	18.00	8.84	11.20	12.12	11.32	9.34	6.53	8.61
April	2.82	5.86	6.06	6.55	5.66	9.75	6.94	8.63	12.34	8.04	9.24	10.19	9.56	9.74	9.92	9.82	2.82	5.86	6.06	6.55	5.66	9.75	6.94	8.63	12.34	8.04	9.24	10.19	9.56	9.74	9.92	9.82
May	2.35	5.14	5.22	7.17	4.83	5.34	6.02	5.59	12.14	6.84	5.74	13.38	9.49	10.44	6.50	8.73	2.35	5.14	5.22	7.17	4.83	5.34	6.02	5.59	12.14	6.84	5.74	13.38	9.49	10.44	6.50	8.73
June	6.50	5.53	6.10	6.31	6.19	7.98	7.77	7.89	12.89	10.02	9.18	11.34	11.58	11.50	10.20	11.35	6.50	5.53	6.10	6.31	6.19	7.98	7.77	7.89	12.89	10.02	9.18	11.34	11.58	11.50	10.20	11.35
July	3.95	6.40	4.58	5.91	5.38	6.64	6.77	6.68	12.60	11.70	7.12	10.95	10.63	9.05	8.21	8.97	3.95	6.40	4.58	5.91	5.38	6.64	6.77	6.68	12.60	11.70	7.12	10.95	10.63	9.05	8.21	8.97
August	2.84	7.82	7.11	6.98	5.51	5.58	7.35	6.19	12.57	12.72	9.15	8.95	10.80	9.59	10.66	9.79	2.84	7.82	7.11	6.98	5.51	5.58	7.35	6.19	12.57	12.72	9.15	8.95	10.80	9.59	10.66	9.79
September	1.41	5.78	4.93	6.88	4.41	8.10	6.73	7.24	11.40	9.73	9.61	10.48	10.05	9.79	9.61	9.77	1.41	5.78	4.93	6.88	4.41	8.10	6.73	7.24	11.40	9.73	9.61	10.48	10.05	9.79	9.61	9.77
October	2.81	6.96	6.19	7.80	5.63	6.63	7.39	7.08	12.55	13.00	7.97	10.30	11.56	9.34	9.45	9.38	2.81	6.96	6.19	7.80	5.63	6.63	7.39	7.08	12.55	13.00	7.97	10.30	11.56	9.34	9.45	9.38
November	1.22	4.75	7.79	7.94	3.03	9.17	5.32	7.00	12.78	11.94	8.71	10.15	10.80	10.00	–	10.00	1.22	4.75	7.79	7.94	3.03	9.17	5.32	7.00	12.78	11.94	8.71	10.15	10.80	10.00	–	10.00
December	1.32	6.21	5.03	10.38	2.92	8.31	7.52	7.68	9.45	11.71	11.33	11.70	10.71	10.86	8.96	10.57	1.32	6.21	5.03	10.38	2.92	8.31	7.52	7.68	9.45	11.71	11.33	11.70	10.71	10.86	8.96	10.57
<b>2015</b>																																
January	3.16	8.12	10.29	10.71	5.10	7.50	5.02	6.71	7.68	8.89	9.92	12.36	11.35	11.42	8.65	10.91	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	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	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	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	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	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	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	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	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	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	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



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			
<b>2014</b>											
31.12	1,058,641	1,808,551	3,517,094	32,131	178.1	178.0	12.47	13.16			
<b>2015</b>											
31.01	44,924	73,036	3,520,393	32,841	175.9	175.9	14.16	14.16			
28.02	94,862	153,466	3,546,483	33,401	174.6	173.3	14.46	14.73			
31.03	138,910	222,032	3,547,130	34,635	172.9	169.2	14.54	14.73			
30.04	189,549	304,526	3,570,177	35,794	171.6	168.1	14.41	14.06			
31.05	234,502	379,129	3,594,365	36,733	171.3	170.1	14.23	13.48			
30.06	287,954	467,983	3,612,488	37,602	171.9	174.6	14.05	13.31			
31.07	347,423	565,341	3,645,186	38,506	172.0	172.3	13.95	13.46			
31.08	406,374	661,851	3,686,168	39,958	172.5	175.2	13.79	12.88			
30.09	473,464	772,478	3,732,096	40,841	173.0	176.5	13.70	13.15			
31.10	539,962	884,612	3,782,085	41,743	173.4	175.9	13.59	12.89			
30.11	608,171	997,931	3,830,924	43,280	174.1	179.9	13.44	12.30			
31.12	706,655	1,162,590	3,901,126	43,775	175.3	182.7	13.34	12.74			



Table 4.3.9 (end)

	In foreign currency						
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity on loans extended since the beginning of the year, months	weighted average interest rate on loans extended since the beginning of the year, %	
			total	of which overdue debt			
<b>2014</b>							
31.12	807	12,767	140,809	17,623	128.1	9.32	
<b>2015</b>							
31.01	13	299	170,345	21,600	64.6	10.42	
28.02	29	783	148,657	19,535	38.4	11.81	
31.03	42	1,420	139,488	19,375	33.5	12.19	
30.04	49	1,978	118,400	17,305	32.4	12.01	
31.05	62	2,298	116,587	18,191	34.6	11.30	
30.06	78	2,586	119,318	19,401	41.3	10.73	
31.07	94	3,386	123,251	20,809	44.2	10.36	
31.08	102	3,951	136,749	24,087	45.7	10.26	
30.09	109	4,154	133,219	24,444	46.1	10.23	
31.10	118	4,343	126,117	23,600	44.5	10.09	
30.11	122	4,579	126,203	24,382	44.1	10.10	
31.12	131	5,632	135,345	27,430	40.3	10.09	

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
		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, %		on loans extended since the beginning of the year	on loans extended over the month	
				total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month			
<b>2014</b>												
31.12	1,012,064	1,753,294	3,391,888	28,954	179.5	177.9	12.45	13.17				72,229
<b>2015</b>												
31.01	43,016	70,259	3,393,725	29,637	176.5	176.5	14.16	14.16				67,310
28.02	92,050	149,634	3,420,675	30,175	175.5	174.6	14.45	14.71				69,952
31.03	135,159	217,169	3,423,716	31,342	174.0	170.7	14.53	14.70				66,746
30.04	184,426	297,847	3,448,248	32,418	173.1	170.5	14.40	14.05				70,156
31.05	228,191	371,317	3,473,406	33,286	172.8	171.5	14.22	13.46				51,783
30.06	280,434	458,989	3,492,717	34,104	173.3	175.4	14.04	13.29				50,430
31.07	338,503	555,319	3,526,473	34,867	173.3	173.7	13.93	13.44				68,655
31.08	396,128	650,774	3,568,809	36,184	173.8	176.4	13.78	12.88				69,858
30.09	461,158	759,140	3,614,732	36,917	174.3	177.7	13.68	13.12				70,121
31.10	526,674	869,952	3,665,311	37,644	174.8	177.5	13.58	12.89				70,646
30.11	594,156	982,351	3,715,546	38,992	175.4	180.8	13.43	12.29				71,078
31.12	691,852	1,143,568	3,789,403	39,396	176.6	183.6	13.33	12.73				81,158

Table 4.3.10 (end)

		In foreign currency							memo: receivables on housing mortgage loans acquired by credit institutions, total, millions of rubles
		number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity on loans extended since the beginning of the year, months	weighted average interest rate on loans extended since the beginning of the year, %		
				total	of which overdue debt				
<b>2014</b>									
31.12		750	10,832	136,491	17,143	146.3	9.25	33,803	
<b>2015</b>									
31.01		9	266	164,955	20,965	71.8	10.42	39,473	
28.02		14	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	1,474	112,941	17,652	40.3	10.74	26,751	
30.06		54	1,685	115,725	18,892	50.5	10.17	27,547	
31.07		66	2,154	119,394	20,228	52.8	10.08	32,301	
31.08		72	2,522	132,481	23,385	54.6	10.04	35,755	
30.09		78	2,695	129,180	23,753	55.2	10.01	30,740	
31.10		85	2,875	122,154	22,838	52.6	9.86	32,962	
30.11		86	2,936	122,204	23,721	53.0	9.84	33,266	
31.12		91	3,771	131,039	26,687	47.6	9.82	34,682	

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

**Table 4.3.11**  
**Selected Indicators Characterizing Performance of Credit Institutions (Grouped by Size of Assets) on Mortgage Loans Market**

	Credit institutions grouped by assets (in descending order) as of 31.12.2015										total
	1–5	6–20	21–50	51–200	201–500	501–733					
Number of credit institutions extended mortgage loans, units	5	14	28	110	207	195					559
Number of mortgage loans extended to individuals-residents, units, of which loans extended:	552,231	46,430	34,639	32,897	23,146	2,600					691,943
in rubles	552,227	46,420	34,630	32,858	23,121	2,596					691,852
in foreign currency	4	10	9	39	25	4					91
Volume of mortgage loans extended to individuals, – total, millions of rubles	884,749	84,371	73,334	69,271	30,789	4,827					1,147,339
in rubles	884,737	84,149	72,568	68,579	28,780	4,756					1,143,568
in foreign currency	12	222	766	692	2,009	71					3,771
Debt on mortgage loans, extended by credit institutions, – total, millions of rubles	2,944,343	368,125	292,597	256,173	48,380	10,824					3,920,442
in rubles	2,917,386	327,475	270,705	221,669	41,614	10,554					3,789,403
in foreign currency	26,957	40,650	21,892	34,504	6,766	270					131,039
of which: overdue, – total	37,140	12,246	9,702	4,927	1,885	182					66,083
in rubles	26,557	3,471	5,761	2,447	978	182					39,396
in foreign currency	10,583	8,775	3,941	2,480	907	0					26,687
Weighted average maturity, months, of which on loans extended:											
in rubles	177.2	176.1	198.1	180.3	109.3	98.2					176.6
in foreign currency	168.0	202.3	33.4	72.8	27.0	32.4					47.6
Weighted average interest rate, %, of which on loans extended:											
in rubles	13.30	13.20	12.70	13.40	15.70	14.60					13.33
in foreign currency	8.40	9.20	11.10	8.40	11.10	10.10					9.82
Receivables on housing mortgage loans acquired by credit institutions, – total, millions of rubles	17,084	7,022	28,342	44,995	17,704	694					115,840
in rubles	8,595	2,109	21,750	30,714	17,464	526					81,158
in foreign currency	8,489	4,913	6,592	14,281	240	168					34,682

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

Table 4.3.12

## Investment Portfolio of Credit Institutions and Derivatives

(millions of rubles)

1	Investments in debt obligations											11
	2	of which investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments							10	revaluation of debt obligations		
		3	4	5	6	7	8	9				
	total	federal government obligations	the Bank of Russia bonds	debt obligations of the RF constituent entities and local authorities	debt obligations issued by resident credit institutions	debt obligations issued by nonresidents	other debt obligations of residents	debt obligations transferred that do not qualify for the derecognition	overdue debt obligations			
<b>2014</b>												
31.12	7,651,441	1,268,375	–	108,870	456,429	1,301,048	666,449	4,261,831	5,197	–416,759		
<b>2015</b>												
31.01	8,162,109	1,649,323	–	163,558	658,992	1,845,116	931,128	3,380,109	5,522	–471,639		
28.02	8,035,510	1,856,739	–	197,455	663,376	1,796,053	1,072,437	2,792,161	5,173	–347,883		
31.03	7,665,732	1,707,761	–	196,621	597,711	1,649,893	1,037,056	2,717,567	6,196	–247,072		
30.04	7,470,562	1,554,697	–	169,497	586,879	1,517,834	1,044,404	2,750,877	4,837	–158,464		
31.05	7,680,439	1,943,322	–	186,628	638,294	1,601,137	1,160,615	2,272,201	5,927	–127,686		
30.06	7,715,786	1,834,469	–	182,550	716,175	1,635,959	1,148,463	2,325,781	4,828	–132,440		
31.07	8,210,195	2,102,261	–	206,669	658,996	1,866,567	1,210,850	2,295,047	5,961	–136,157		
31.08	8,822,913	2,443,671	–	207,585	666,462	2,123,267	1,363,901	2,195,018	5,958	–182,949		
30.09	8,927,627	2,395,155	–	206,528	650,837	1,988,707	1,354,834	2,464,523	5,968	–138,925		
31.10	8,904,583	2,376,826	–	214,060	598,381	2,113,426	1,469,615	2,205,363	6,230	–79,317		
30.11	9,205,869	2,566,482	–	203,200	591,517	2,354,510	1,447,503	2,091,890	7,283	–56,515		

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



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		
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17				
<b>2013</b>																				
31.12	4,102,762	1,740,761	706,692	1,633,623	4,833,383	1,758,555	765,691	2,257,082	227,632	20,802	5,798	21,364	58,013	23,662	26,399	991				
<b>2014</b>																				
31.01	5,473,240	1,147,274	1,207,830	3,045,056	7,431,379	1,184,401	1,243,774	4,782,634	415,224	64,719	29,720	45,256	98,274	59,618	26,733	3,156				
28.02	5,585,528	1,199,352	1,034,532	3,294,211	7,685,793	1,366,872	995,781	5,080,816	468,380	37,956	28,985	87,549	96,156	67,139	11,384	9,226				
31.03	5,656,541	947,812	1,244,520	3,389,005	8,089,503	1,288,459	1,350,820	5,170,668	533,027	31,478	23,007	176,790	59,703	16,985	20,184	7,014				
30.04	5,776,757	847,307	1,264,535	3,611,864	8,192,369	1,156,446	1,453,896	5,362,436	607,168	21,238	26,824	262,303	48,655	9,796	21,904	6,930				
31.05	5,839,442	1,259,050	830,115	3,687,493	8,021,404	1,643,571	929,829	5,281,056	588,195	22,610	34,944	244,695	64,652	48,277	1,056	8,250				
30.06	5,407,432	742,176	879,509	3,709,530	7,504,094	1,078,089	1,021,651	5,177,392	654,893	19,762	41,901	318,823	73,431	19,702	23,674	6,036				
31.07	6,115,377	1,052,931	969,291	3,912,674	8,183,146	1,191,534	1,150,437	5,598,398	666,551	21,943	47,438	321,562	80,141	31,528	22,796	4,364				
31.08	6,096,470	1,086,160	1,044,522	3,871,949	9,066,485	1,898,090	1,257,004	5,764,967	711,176	71,175	51,483	319,378	77,323	56,302	3,111	12,201				
30.09	6,108,249	891,007	1,322,158	3,682,290	9,759,592	1,331,596	1,615,738	6,467,598	687,335	35,145	62,136	308,216	56,473	16,112	19,452	7,057				
31.10	6,524,333	1,181,387	1,283,862	3,787,871	10,911,245	1,750,621	1,733,226	6,977,744	720,315	77,028	55,655	323,669	42,303	3,887	25,281	4,848				
30.11	6,981,909	1,652,605	1,187,313	3,706,594	12,476,933	2,247,530	1,956,009	7,753,757	767,850	81,388	69,207	329,925	56,511	24,216	4,279	17,871				
31.12	7,148,473	1,609,954	1,548,429	3,771,822	13,732,289	2,497,741	2,245,703	8,512,178	855,651	92,577	53,218	372,566	54,972	29,793	14,283	6,207				
<b>2015</b>																				
31.01	6,196,609	1,046,871	1,502,542	3,467,971	15,093,886	2,348,413	2,523,733	9,701,275	1,139,589	227,590	100,091	435,320	73,108	37,025	17,939	11,099				
28.02	6,019,015	1,352,955	1,203,590	3,244,024	12,992,524	2,440,727	1,798,084	8,265,357	922,369	122,582	78,305	353,606	76,709	49,452	2,024	13,800				
31.03	5,434,359	1,024,177	1,201,902	3,047,317	11,633,364	1,881,174	1,693,358	7,479,115	838,281	127,023	22,931	334,671	77,305	3,387	40,557	13,678				
30.04	5,588,731	1,267,858	1,188,900	2,990,987	10,506,805	2,066,173	1,509,853	6,406,305	687,584	66,914	34,149	284,148	78,258	14,153	40,351	14,391				
31.05	5,158,494	1,169,262	899,905	2,931,807	9,850,665	1,718,344	1,274,734	6,401,674	658,678	34,982	39,701	287,281	94,755	61,188	3,465	14,969				
30.06	4,946,304	925,379	1,094,510	2,695,523	9,776,511	1,282,233	1,739,921	6,151,611	644,463	46,462	24,900	285,569	58,419	11,597	11,829	20,595				
31.07	5,316,504	1,104,181	1,424,784	2,609,018	10,665,729	1,929,900	1,997,317	6,272,915	586,651	14,945	48,171	256,855	65,926	15,804	12,754	17,641				
31.08	5,200,550	1,463,110	842,071	2,605,442	11,828,267	2,534,619	1,604,708	6,935,508	624,815	40,721	33,263	258,163	77,768	20,446	46	20,072				
30.09	5,114,865	1,173,134	1,403,866	2,322,125	11,349,470	2,040,783	1,969,221	6,627,865	603,973	50,828	62,661	235,622	84,622	11,205	14,859	19,078				
31.10	5,205,894	1,230,829	1,500,678	2,309,144	10,914,483	1,984,230	1,922,801	6,496,382	734,520	26,775	80,761	400,288	107,931	9,035	36,608	19,344				
30.11	5,134,582	1,903,462	610,478	2,340,378	10,386,247	2,285,202	1,013,722	6,475,526	678,122	59,967	49,376	383,119	70,511	17,717	314	17,923				



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

	Liabilities on delivery of ruble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals				Liabilities on delivery of securities			
	of which those with terms				of which those with terms				of which those with terms				of which those with terms			
	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days
1	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
<b>2013</b>																
31.12	4,002,987	1,403,256	625,657	1,767,296	4,999,083	2,041,808	810,658	2,069,386	68,062	53,226	2,892	11,137	151,979	44,081	65,358	37,738
<b>2014</b>																
31.01	5,212,384	791,353	946,838	3,138,442	7,818,619	1,517,722	1,483,553	4,600,177	170,456	110,207	30,706	26,693	171,583	46,120	59,441	49,293
28.02	5,347,693	935,748	745,370	3,315,111	8,053,319	1,559,192	1,267,380	4,969,665	195,658	88,588	44,293	61,328	165,875	96,619	14,385	49,836
31.03	5,399,829	726,886	873,762	3,426,609	8,447,248	1,459,560	1,634,972	5,065,792	200,802	52,719	54,297	89,162	180,935	48,863	57,472	63,104
30.04	5,539,212	640,580	898,157	3,664,108	8,572,839	1,334,463	1,747,961	5,274,692	232,544	28,967	52,693	150,135	190,036	30,092	51,514	100,735
31.05	5,691,172	936,104	619,816	3,786,589	8,300,795	1,855,946	1,101,217	5,179,780	223,803	66,748	10,208	144,972	218,936	90,564	57,038	64,303
30.06	5,363,064	579,131	690,475	3,727,992	7,664,008	1,162,830	1,165,743	5,113,746	285,029	53,874	25,395	204,533	209,861	56,754	69,694	71,052
31.07	5,723,087	652,308	788,432	3,869,521	8,688,666	1,541,855	1,302,440	5,562,150	309,662	59,567	44,835	203,727	219,382	53,699	45,390	102,262
31.08	6,027,603	973,698	831,654	3,876,965	9,271,729	1,953,871	1,415,970	5,752,503	356,083	122,251	30,325	196,337	223,304	71,523	70,349	77,726
30.09	6,061,104	740,418	1,074,859	3,775,624	9,962,062	1,449,313	1,819,796	6,345,151	299,701	68,809	27,164	192,183	203,724	34,187	101,662	58,978
31.10	6,547,742	884,293	1,119,237	3,888,322	10,989,880	1,982,051	1,932,650	6,844,309	314,843	86,036	27,619	199,689	235,442	77,235	59,664	58,776
30.11	6,987,613	1,436,054	947,349	3,753,483	12,213,947	2,477,865	2,155,932	7,387,441	323,587	75,852	55,960	187,191	501,886	40,485	104,474	270,037
31.12	6,909,657	1,299,130	1,170,751	3,782,880	13,495,966	2,839,076	2,366,451	8,125,786	351,991	83,093	59,394	208,460	556,785	64,822	278,314	150,852
<b>2015</b>																
31.01	6,137,371	823,056	1,161,751	3,445,786	14,552,474	2,577,103	2,661,801	9,166,096	528,878	229,639	46,610	251,324	596,126	117,737	272,929	145,237
28.02	6,255,078	1,225,877	849,070	3,357,685	12,300,312	2,336,356	2,189,339	7,620,046	373,286	126,739	27,350	214,005	497,410	275,887	67,837	112,678
31.03	5,664,973	881,595	886,616	3,119,682	11,224,050	2,033,648	1,992,857	6,951,608	305,613	73,209	16,719	193,430	268,195	47,659	97,854	79,818
30.04	5,559,401	1,005,176	862,688	2,967,646	10,449,547	2,337,519	1,785,196	6,068,226	222,587	24,309	30,779	166,040	239,486	73,635	68,372	76,504
31.05	5,114,181	851,196	641,878	2,901,358	9,796,639	1,986,441	1,537,039	6,068,864	235,385	37,150	26,870	163,749	215,664	99,064	11,551	79,391
30.06	4,915,680	605,619	952,061	2,571,840	9,696,464	1,567,658	1,839,957	5,951,140	246,060	44,008	24,934	167,922	165,172	33,148	21,124	79,921
31.07	5,227,606	905,848	1,123,953	2,468,627	10,627,187	2,052,232	2,279,061	6,089,458	232,541	55,318	20,386	154,971	171,980	46,944	15,533	80,574
31.08	5,238,159	1,264,375	698,746	2,421,458	11,602,601	2,634,431	1,721,216	6,857,044	301,225	94,634	9,716	176,539	181,361	46,215	3,332	78,538
30.09	5,070,295	993,836	1,176,110	2,144,267	11,232,588	2,189,306	2,157,707	6,529,919	290,661	52,765	46,676	173,583	173,020	30,861	25,187	71,104
31.10	5,232,423	1,181,760	1,214,745	2,128,390	10,742,825	1,937,221	2,154,646	6,484,323	453,426	63,351	54,591	333,815	176,291	16,191	89,821	25,284
30.11	4,895,401	1,619,195	415,900	2,109,159	10,487,506	2,536,031	1,166,937	6,527,431	433,115	77,327	17,256	318,202	175,446	38,488	45,197	34,471

**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						
	total		of which those with terms		total		of which those with terms		total		of which those with terms		total		of which those with terms				
	2 to 30 days	31 to 90 days	35	36	37	38	39	40	41	42	43	30 days	31 to 90 days	44	45	46	47	48	49
<b>2013</b>																			
31.12	3,773	38	118	133	69,312	5,120	2,066	10,040	15,369	2,974	1,929	7,777	40,444	2,319	385	2,302			
<b>2014</b>																			
31.01	70,336	1,498	584	47,550	158,864	261	1,967	6,175	75,998	656	2,708	52,097	139,629	482	1,232	51			
28.02	72,770	2,332	0	47,522	216,422	1,759	854	5,962	79,801	3,022	1,734	52,097	186,041	1,055	1,561	52			
31.03	58,423	608	8,053	40,919	164,094	805	691	6,485	65,300	318	10,760	45,461	133,874	1,760	463	677			
30.04	61,917	5,851	3,528	40,836	124,461	1,113	644	6,902	67,259	6,122	4,283	45,453	120,325	696	1,381	3,383			
31.05	65,804	7,058	0	44,701	133,097	597	779	6,737	72,395	9,379	0	49,318	124,474	1,820	973	3,298			
30.06	57,445	5,080	208	44,235	145,392	1,039	19,171	49,384	60,812	7	4,375	48,851	178,029	1,437	21,391	89,391			
31.07	59,694	2,474	124	44,235	128,690	2,621	4,401	51,420	68,078	1,944	4,686	48,851	162,116	4,286	5,073	88,856			
31.08	64,728	2,639	0	44,235	151,664	7,206	10,688	55,133	74,540	7,390	88	49,543	179,749	9,080	8,451	83,702			
30.09	69,153	757	41	44,235	139,507	37	11,625	71,008	73,080	215	5,097	44,235	170,935	1,062	10,185	103,957			
31.10	286,619	160	17,136	114,354	163,069	9,014	10,253	69,631	207,724	685	6,837	45,144	197,474	9,202	8,767	107,451			
30.11	416,973	396	0	117,795	156,562	1,186	17,958	72,685	364,950	15,588	0	50,678	203,467	4,829	10,135	125,697			
31.12	141,754	0	17,961	44,235	135,004	11,928	22,134	71,792	140,935	0	17,409	44,235	185,537	11,182	12,877	131,798			
<b>2015</b>																			
31.01	150,503	0	974	44,235	163,978	12,232	22,376	87,050	176,739	0	27,244	44,235	226,493	7,870	15,702	160,825			
28.02	186,657	1,040	0	65,122	148,724	23,381	14,741	62,863	185,466	21,012	0	44,235	216,625	23,463	13,226	137,707			
31.03	69,126	727	78	44,235	120,090	5,163	17,080	56,559	81,637	460	12,891	44,235	175,513	1,950	14,693	124,389			
30.04	76,140	1,006	278	44,235	162,632	19,858	7,873	51,046	76,902	851	1,240	44,235	205,294	11,535	5,166	114,246			
31.05	108,025	937	0	50,223	160,982	6,333	6,633	53,651	107,669	1,846	0	49,134	209,544	6,420	4,056	117,705			
30.06	116,467	320	13,642	44,235	199,638	3,525	11,998	58,415	105,545	493	3,228	44,235	242,118	179	16,323	118,129			
31.07	143,023	707	15,171	45,819	164,848	7,384	5,410	58,217	131,408	874	5,391	44,235	196,637	8,936	8,451	121,985			
31.08	196,612	20,510	0	45,954	293,557	5,209	38,974	84,569	176,231	1,565	477	44,235	292,308	8,500	75,092	44,347			
30.09	106,520	334	2,416	44,637	219,647	2,071	59,303	65,803	104,010	483	217	44,235	216,377	2,290	79,680	42,021			
31.10	118,577	238	2,666	44,554	186,046	36,413	32,042	62,681	112,519	335	279	44,235	176,768	71,130	12,131	38,597			
30.11	129,633	3,270	0	44,568	130,116	13,329	1,858	65,075	126,791	4,025	0	44,347	93,249	378	2,074	41,035			

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

Table 4.5.1 (end)

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

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

Table 4.5.2

## Private Pension Funds' Investment of Mandatory Pension Insurance

	(millions of rubles)	
	2013	2014
<b>Total assets</b>	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 <sup>1</sup>	38,847.48	52,396.32

<sup>1</sup> 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 <sup>1</sup>		
	total	transferred in trust (fiduciary) management	total	of which	
				payment for necessary expenses of asset manager	payment for specialized depository services
2011	389,636.64	236,940.50	466.15	179.52	266.65
2012	656,705.54	246,600.00	1,448.20	411.09	986.97
2013	1,086,164.95	407,106.32	1,086.97	286.25	744.85
2014	1,138,850.98	16,291.21	2,243.88	200.30	1,048.53

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

Table 4.5.6

## Payout of Private Pension Funds' Accruals

(millions of rubles)

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

Table 4.5.7

(millions of rubles)

1	Pension accruals received by the Pension Fund of the Russian Federation				Pension accruals received by the other pension funds			
	total	of which		total	maternity capital (a portion of maternity (family) capital), including investment returns	of which		total
		maternity capital (a portion of maternity (family) capital), including investment returns	total			total	maternity capital (a portion of maternity (family) capital), including investment returns	
	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)

	Pension accruals transferred to the Pension Fund of the Russian Federation				Pension accruals transferred to other private pension funds				Payouts from pension savings				
	of which		funds of instalments		of which		funds of instalments		of which		lumpsum payments		
	total	maternity capital (a portion of maternity (family) capital), including investment returns	total	including contributions towards co-financing of pension savings disbursed from the National Welfare Fund	total	maternity capital (a portion of maternity (family) capital), including investment returns	total	including contributions towards co-financing of pension savings disbursed from the National Welfare Fund	memory part of labour pension	payments to assignees of insured persons	total	including maternity capital (a portion of maternity (family) capital), including investment returns	
1	10	11	12	13	14	15	16	17	18	19	20	21	22
2011	908.46	–	30.00	4.45	6,223.44	0.01	1,066.01	21.98	442.95	0.03	353.30	0.13	–
2012	3,553.99	1.15	287.87	15.11	19,114.89	4.17	1,691.65	68.99	2,531.11	2.61	657.60	1,717.20	–
2013	5,176.47	6.57	269.51	99.08	43,593.15	10.46	811.55	197.81	5,244.75	35.13	1,221.85	4,168.08	–
2014	90.72	10.09	4.09	1.37	653.42	0.54	15.54	2.71	5,605.90	96.53	1,622.45	3,876.94	0.40

Table 4.5.8

## Main Indicators of Unit Investment Funds' Performance

	Number of personal accounts in registers of investment fund share holders, thousands of units				Value of net assets, millions of rubles				
	total	of which by types of investment funds			total	of which by types of unit investment funds			
		opened	interval	closed		opened	interval	closed	
1	2	3	4	5	6	7	8	9	
<b>2011</b>									
Q4	1,951.88	795.04	1,148.22	8.62	1,294,171.08	81,427.71	20,889.07	1,191,854.30	
<b>2012</b>									
Q4	2,034.59	871.98	1,153.64	8.97	1,598,011.01	88,775.55	18,277.05	1,490,958.42	
<b>2013</b>									
Q1	2,050.91	889.18	1,152.57	9.16	1,710,315.16	86,420.57	18,491.49	1,605,403.10	
Q2	2,050.14	890.07	1,150.48	9.59	1,750,919.47	96,194.56	13,715.89	1,641,009.01	
Q3	2,004.76	858.32	1,137.05	9.39	1,806,325.48	104,698.74	12,454.91	1,689,171.83	
Q4	2,033.84	888.37	1,135.74	9.73	1,865,928.30	113,221.68	19,486.60	1,733,220.02	
<b>2014</b>									
Q1	2,048.32	902.02	1,136.22	10.09	1,924,457.46	105,001.63	18,167.69	1,801,288.14	
Q2	2,155.06	991.32	1,153.60	10.15	1,972,782.76	95,200.32	18,006.20	1,859,576.25	
Q3	2,277.87	1,109.35	1,158.95	9.57	2,048,451.18	94,910.94	19,836.04	1,933,704.20	
Q4	2,189.96	1,028.12	1,152.16	9.67	2,123,672.98	85,364.33	21,393.06	2,016,915.59	
<b>2015</b>									
Q1	2,204.49	1,042.19	1,152.14	10.16	2,202,217.58	90,306.51	20,088.72	2,091,822.34	
Q2	2,221.58	1,057.43	1,152.08	12.07	2,276,520.38	90,688.04	19,123.87	2,166,708.47	
Q3	2,252.23	1,089.51	1,151.83	10.90	2,303,928.85	95,932.91	19,439.26	2,188,556.68	

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

Table 4.5.9

## Insurers' Premiums and Payoffs by Types of Insurance

(millions of rubles)

	January–June 2015		January–September 2015	
	insurance premiums, total	payoffs, total	insurance premiums, total	payoffs, total
<b>Total – across all types of insurance</b>	517,758.9	236,533.2	768,629.2	364,148.3
of which:				
<b>Voluntary insurance</b>	398,161.8	172,793.9	587,287.2	264,262.1
Life insurance	53,354.7	10,053.1	88,510.5	16,804.8
Whole life insurance, term life insurance	35,744.7	7,874.5	59,710.0	13,569.0
On condition of periodic insurance payouts (rent, annuity) and (or) participation of the insured in the insurer's investment income	16,855.2	1,701.8	27,724.9	2,487.7
Pension insurance	754.8	476.9	1,075.5	748.0
Personal insurance (excluding life insurance)	127,422.2	54,797.8	169,575.9	84,483.2
Accident and sickness insurance	39,998.1	7,420.6	61,075.0	11,002.2
Health insurance	87,424.1	47,377.2	108,501.0	73,481.0
Insurance of property	185,935.9	101,372.2	282,532.0	150,964.9
Insurance of land vehicles, excluding railway vehicles	89,872.5	75,240.3	137,355.9	110,182.2
Railway vehicles	637.0	303.5	841.5	462.7
Aircraft	4,632.8	4,301.0	7,189.0	4,965.6
Watercraft	3,119.0	1,509.4	4,243.6	2,568.9
Cargo	9,126.0	1,763.4	13,967.0	2,483.8
Agricultural insurance	5,442.0	2,190.5	6,651.1	2,609.6
Insurance of other assets of legal entities and individuals	73,106.5	16,064.2	112,283.8	27,692.1
Public/third party liability insurance	20,624.4	4,524.5	30,292.4	6,862.1
Owners of auto vehicles	3,074.8	3,004.2	4,778.3	4,438.5
Owners of railway vehicles	4.0	67.9	4.1	96.6
Owners of aircraft	1,676.7	86.1	2,919.6	102.6
Owners of watercraft	1,674.2	343.3	2,192.9	493.0
Operators of hazardous facilities	1,032.0	187.0	1,360.7	204.7
Product liability	1,329.9	103.3	2,051.1	122.4
Third party liability	8,817.0	551.8	12,488.0	1,091.0
Failure to perform or improper performance of contractual obligations	3,015.8	180.9	4,497.8	313.3
Business and financial risk insurance	10,824.8	2,046.3	16,376.4	5,147.1
<b>Mandatory insurance</b>	119,597.1	63,739.2	181,342.0	99,886.2
Mandatory motor third party liability insurance (OSAGO)	93,907.7	55,263.8	154,686.9	86,613.4
Mandatory insurance (excluding OSAGO)	25,689.4	8,475.5	26,655.1	13,272.8
Personal insurance of passengers (tourists, sightseers)	–	0.6	–	1.1
Life and health insurance of patients participating in clinical trials of medicines	36.7	4.0	58.5	6.3
Government personal insurance of tax officials	11.5	9.8	17.4	14.9
Government life and health insurance of servicemen and similar categories	17,967.1	7,981.1	17,967.1	12,474.4
Insurance of carrier's public liabilities to aircraft passengers	–	2.4	–	2.4
Insurance of public liability of hazardous facility owners	5,018.7	119.7	5,563.8	168.7
Other types of mandatory insurance	2,655.4	358.0	3,048.3	604.9

## 5. SELECTED INDICATORS ON THE RUSSIAN FEDERATION'S PAYMENT SYSTEM

Table 5.1

## Payments Effected by the Payment System of Russia

	Of which payments effected														
	Total payments			by the payment system of the Bank of Russia <sup>1</sup>			by credit institutions <sup>2</sup>			by non-bank settlement credit institutions			of which		
													between various divisions of one credit institution <sup>3</sup>		
	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles			
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	
<b>2014</b>															
Q1	974,473.3	322,533.0	293,153.1	270,735.9	681,320.2	51,797.1	3,052.0	401.6	29,598.2	3,024.4	114,421.6	23,409.9	534,248.4	24,961.2	
Q2	1,072,458.8	325,951.0	333,719.7	272,202.4	738,739.1	53,748.6	3,277.1	812.8	22,990.4	3,030.9	127,902.8	24,102.4	584,568.8	25,802.5	
Q3	1,125,191.9	361,118.2	352,657.0	304,094.9	772,534.9	57,023.3	1,870.6	852.1	23,075.4	2,995.8	132,445.5	25,224.8	615,143.4	27,950.6	
Q4	1,209,554.0	428,422.1	391,030.2	358,146.5	818,523.8	70,275.6	975.2	755.1	22,335.0	3,611.9	145,966.0	29,333.1	649,247.6	36,575.5	
<b>2015</b>															
Q1	1,039,147.7	359,793.6	298,740.8	301,945.9	740,406.9	57,847.7	816.1	595.8	18,742.2	3,470.3	128,041.0	25,356.3	592,807.6	28,425.3	
Q2	1,094,857.7	366,759.2	345,160.5	305,338.5	749,697.2	61,420.7	781.7	805.1	19,906.8	3,829.7	134,368.7	26,497.5	594,640.0	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	

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

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

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

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

	The Bank of Russia payment system <sup>1</sup>					Credit institutions payment systems <sup>2</sup>					
	total		of which			total		of which			
	number of payments, thousands of units	value of payments, billions of rubles	electronic payments	paper-based payments	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles
2014	1,370,560.0	1,205,179.7	1,369,784.6	1,192,762.5	775.4	12,417.2	3,011,118.0	232,844.6	2,580,756.8	430,361.2	13,533.7
<b>2014</b>											
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	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	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	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	106,148.4	4,217.6
<b>2015</b>											
Q1	298,740.8	301,945.9	298,626.5	298,298.6	114.3	3,647.3	740,406.9	57,847.7	648,847.8	91,559.1	3,010.8
Q2	345,160.5	305,338.5	344,988.5	298,614.1	172.0	6,724.4	749,697.2	61,420.7	656,559.4	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	90,292.3	3,257.9

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

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

Table 5.3

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

(units)

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

Table 5.4

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

(units)

1	The Bank of Russia institutions		Of which members			Credit institutions	Of which users			
	2	3	intraregional electronic settlements	interregional electronic settlements	BESP system		intraregional electronic settlements	interregional electronic settlements	BESP system	
4	5	6	7	8	9	10	11	12	13	
<b>2013</b>										
31.12	439	85	85	85	84	931	931	931	8	920
<b>2014</b>										
31.03	439	85	85	85	84	907	907	907	907	895
30.06	441	86	86	86	86	890	890	890	890	884
30.09	440	86	86	86	86	867	867	867	867	861
31.12	365	86	86	86	86	843	843	843	843	835
<b>2015</b>										
31.03	362	86	86	86	86	834	834	834	834	823
30.06	361	82	82	82	82	803	803	803	803	797
30.09	360	82	82	82	82	771	751	751	751	766



Table 5.4 (end)  
(units)

	Branches of credit institutions <sup>1</sup>	Of which users				Other customers	Of which users	
		intraregional electronic settlements	interregional electronic settlements	BESP system	VER, MER		BESP system participants	
1	10	11	12	13	14	15	16	
<b>2013</b>								
31.12	1,760	1,757	1,757	1,684	1,352	1,352	88	
<b>2014</b>								
31.03	1,669	1,661	1,661	1,640	838	838	88	
30.06	1,616	1,614	1,614	1,588	659	659	90	
30.09	1,576	1,574	1,574	1,555	658	658	90	
31.12	1,500	1,497	1,497	1,484	626	626	90	
<b>2015</b>								
31.03	1,467	1,465	1,465	1,455	593	593	91	
30.06	1,393	1,391	1,391	1,382	604	604	91	
30.09	1,314	1,229	1,229	1,300	607	607	91	

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

Table 5.5

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

		Individuals					
		the number of bank cards <sup>2</sup> , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	of which payments for goods (works, services), millions of rubles	other transactions, millions of rubles
1	2	3	4	5	6	7	
2014	226,967	–	34,649,946	23,198,084	7,136,705	4,315,156	
<b>2014</b>							
Q1	218,573	112,823	7,334,126	5,020,782	1,520,582	792,762	
Q2	219,290	115,429	8,203,431	5,608,495	1,639,509	955,427	
Q3	223,590	117,875	8,786,270	5,834,962	1,824,037	1,127,270	
Q4	226,967	122,235	10,326,118	6,733,844	2,152,578	1,439,696	
<b>2015</b>							
Q1	229,046	118,147	8,268,046	5,101,933	1,927,325	1,238,788	
Q2	232,873	129,307	9,379,722	5,809,692	2,066,447	1,503,583	
Q3	239,686	128,694	10,513,455	6,321,354	2,389,276	1,802,825	

Table 5.5 (end)

		Legal entities					
		the number of bank cards <sup>2</sup> , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	of which payments for goods (works, services), millions of rubles	other transactions, millions of rubles
1		8	9	10	11	12	13
	2014	699	–	1,480,764	878,178	602,150	436
	<b>2014</b>						
	Q1	623	299	262,612	154,321	108,189	102
	Q2	654	315	321,823	181,188	140,559	76
	Q3	655	310	374,305	229,292	144,887	126
	Q4	699	339	522,023	313,377	208,514	132
	<b>2015</b>						
	Q1	754	341	397,566	247,981	149,395	189
	Q2	812	411	378,249	253,356	124,602	291
	Q3	872	434	494,875	314,437	180,318	121

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

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

Table 5.6

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

	Payments conducted on the basis of payment orders and letters of credit sent to the Bank of Russia				Payments effected with use of payment request and order of collections	
	electronic payments		paper based payments <sup>1</sup>		number of payments, millions of units	value of payments, billions of rubles
	number of payments, millions of units	value of payments, billions of rubles	number of payments, millions of units	value of payments, 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

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

Table 5.7

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

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

## 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	2	3	4	5	6	7	8	9	10
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)

	Q3 2014			Q4 2014			Q1 2015			Q2 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
THE RUSSIAN FEDERATION	11,714	22,477	10,762	15,980	49,178	33,198	2,642	20,473	17,831	7,606	22,965	15,360
CENTRAL FEDERAL DISTRICT	7,586	15,648	8,062	13,703	40,990	27,287	574	15,475	14,901	6,172	17,664	11,492
Belgorod Region	4	352	348	324	1,061	737	-177	81	257	284	467	183
Bryansk Region	1	2	1	0	1	1	0	1	1	0	1	1
Vladimir Region	-1	2	2	0	2	3	-6	0	6	0	1	1
Voronezh Region	24	25	2	45	48	3	1	3	2	0	3	3
Ivanovo Region	19	19	0	8	29	21	0	11	10	1	3	3
Kaluga Region	5	6	1	5	6	1	1	1	0	1	1	0
Kostroma Region	0	1	1	2	64	62	0	28	28	0	0	0
Kursk Region	-177	1	178	104	155	51	0	0	0	132	132	0
Lipetsk Region	302	461	158	489	1,568	1,079	402	1,419	1,017	81	171	90
Moscow Region	131	491	360	280	1,272	992	-16	397	413	70	423	354
Orel Region	2	2	0	1	1	0	0	0	0	0	0	0
Ryazan Region	20	20	0	2	5	4	0	0	0	0	0	0
Smolensk Region	3	5	2	9	11	2	0	2	2	16	16	0
Tambov Region	0	1	0	1	1	0	0	0	0	0	0	0
Tver Region	2	3	1	-2	6	8	0	0	0	1	1	0
Tula Region	1	2	1	-33	-32	1	-15	-15	0	-15	-15	0
Yaroslavl Region	11	13	2	14	16	3	-2	9	11	0	28	27
Moscow	7,239	14,244	7,006	12,453	36,774	24,321	385	13,539	13,154	5,601	16,432	10,831

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	758	1,928	1,170	172	1,218	1,046	-188	1,847	2,035	25	1,135	1,110
Republic of Karelia	-17	50	67	11	101	90	-22	22	44	0	0	0
Republic of Komi	-3	1	4	1	3	3	0	10	10	0	0	0
Arkhangelsk Region	2	2	1	5	105	100	-2	5	7	-7	1	8
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	2	2	1	5	105	100	-2	5	7	-7	1	8
Vologda Region	-421	219	641	-638	-595	43	214	214	0	-64	-64	0
Kaliningrad Region	11	15	4	-9	15	24	1	3	2	1	1	0
Leningrad Region	15	240	225	49	300	251	-20	85	105	-13	326	340
Murmansk Region	2	2	0	6	7	1	0	0	0	1	1	0
Novgorod Region	56	71	15	-60	-54	6	70	77	7	-3	7	9
Pskov Region	2	2	0	0	1	1	0	0	0	0	0	0
Saint Petersburg	1,113	1,326	213	808	1,335	527	-428	1,431	1,859	111	863	752
SOUTHERN FEDERAL DISTRICT	-62	-28	35	-51	469	520	64	115	50	93	126	33
Republic of Adygeya (Adygeya)	-2	1	2	0	1	1	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	1	1	0	0	0	0	0	0	0
Krasnodar Territory	-125	-119	6	-114	364	477	66	76	10	94	94	1
Astrakhan Region	1	2	0	2	2	1	0	0	0	0	0	0
Volgograd Region	5	12	8	22	30	8	-6	0	6	-6	0	6
Rostov Region	58	77	19	38	71	33	4	38	34	5	31	26
NORTH CAUCASIAN FEDERAL DISTRICT	14	17	3	27	47	20	2	88	86	0	7	7
Republic of Dagestan	0	1	0	0	13	13	0	80	79	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	1	1	2	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	14	14	0	0	0	0	0	0	0
Republic of North Ossetia – Alania	0	1	0	0	0	0	0	0	0	0	0	0
Chechen Republic	0	1	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	13	14	2	11	17	7	2	9	7	-1	6	7
VOLGA FEDERAL DISTRICT	-33	878	912	548	851	303	-48	182	230	1,170	1,299	129
Republic of Bashkortostan	-3	53	55	15	29	15	15	15	0	-1	13	14
Mari El Republic	0	0	0	0	1	0	0	0	0	0	0	0
Republic of Mordovia	1	1	0	1	2	0	0	0	0	0	0	0

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

	1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	57	58	2	2	94	108	14	-17	4	20	2	5	3
Udmurt Republic	6	6	0	0	-1	2	4	2	2	0	0	0	0
Chuvash Republic – Chuvashia	4	4	0	0	1	5	3	6	6	0	1	1	0
Perm Territory	-83	33	117	117	-36	69	105	9	18	9	1,113	1,145	32
Kirov Region	2	3	1	1	3	4	1	2	2	0	0	0	0
Nizhny Novgorod Region	-188	481	669	669	1	152	151	-65	125	190	65	80	15
Orenburg Region	30	61	31	31	34	34	0	4	5	0	2	5	3
Penza Region	8	9	0	0	4	4	0	0	0	0	0	0	0
Samara Region	97	131	34	34	385	391	6	-8	1	9	-12	49	61
Saratov Region	18	19	1	1	42	43	0	0	1	0	0	0	0
Ulyanovsk Region	19	19	1	1	6	9	4	4	4	0	-1	0	1
URALS FEDERAL DISTRICT	2,119	2,251	132	132	1,332	2,428	1,096	885	1,242	357	330	460	131
Kurgan Region	1	1	0	0	2	2	0	0	0	0	0	0	0
Sverdlovsk Region	212	270	59	59	158	1,134	977	-139	115	254	148	232	84
Tyumen Region	1,671	1,742	71	71	1,056	1,139	83	758	790	32	16	26	10
Khanty-Mansi Autonomous Area – Yugra	8	8	0	0	1	1	0	0	0	0	5	5	0
Yamal-Nenets Autonomous Area	63	63	0	0	-189	-189	0	0	0	0	1	1	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1,600	1,671	71	71	1,244	1,328	83	758	790	32	10	19	10
Chelyabinsk Region	235	238	3	3	117	153	36	265	336	71	166	203	37
SIBERIAN FEDERAL DISTRICT	712	830	118	118	-488	789	1 276	518	563	45	-348	691	1,039
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	6	7	0	0	7	7	0	1	1	0	3	3	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	-1	0	1	1	4	12	8	0	0	0	0	0	0
Altai Territory	1	1	0	0	3	5	1	0	1	1	0	0	0
Trans-Baikal Territory	1	2	0	0	0	1	1	0	0	0	0	0	0
Krasnoyarsk Territory	595	692	97	97	-717	505	1,222	439	439	0	-388	639	1,027
Irkutsk Region	27	28	2	2	91	98	7	4	19	15	3	3	0
Kemerovo Region	15	16	1	1	30	38	8	68	81	13	11	22	12
Novosibirsk Region	60	73	12	12	86	110	24	3	19	16	19	19	0
Omsk Region	5	5	0	0	5	8	3	3	3	0	3	3	0
Tomsk Region	2	6	4	4	3	4	1	0	0	0	0	0	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	278	285	6	403	1,605	1,203	171	202	32	199	1,517	1,318
Republic of Sakha (Yakutia)	2	3	2	-3	1,141	1,145	-1	0	1	0	1,296	1,296
Kamchatka Territory	3	3	0	23	23	0	0	0	0	0	0	0
Primorye Territory	15	18	2	23	24	2	9	10	1	10	25	15
Khabarovsk Territory	15	16	1	30	32	2	1	3	2	11	11	0
Amur Region	31	31	0	18	22	4	11	11	0	14	14	0
Magadan Region	9	9	0	89	102	13	0	0	0	0	0	0
Sakhalin Region	203	203	0	224	261	37	150	178	27	163	170	6
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	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	343	668	325	334	780	446	663	758	95	-34	67	101

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.)

	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)

	Q3 2014			Q4 2014			Q1 2015			Q2 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	-743	31,969	32,712	-1,059	44,663	45,722	1,704	29,802	28,097	2,640	30,811	28,171
CENTRAL FEDERAL DISTRICT	880	17,942	17,062	-1,257	30,941	32,197	-2,404	19,496	21,899	347	20,142	19,795
Belgorod Region	-138	6	145	-20	16	36	0	18	18	507	840	333
Bryansk Region	0	2	2	1	3	3	0	0	0	1	2	2
Vladimir Region	2	12	10	-17	180	197	21	50	29	107	219	112
Voronezh Region	47	171	124	-27	35	63	1	22	21	-16	64	79
Ivanovo Region	-38	10	47	-1	4	5	2	4	2	21	21	0
Kaluga Region	-34	136	170	126	362	235	187	409	222	141	327	186
Kostroma Region	142	175	33	175	253	78	-32	65	97	14	16	2
Kursk Region	5	23	18	0	9	9	2	14	11	3	4	1
Lipetsk Region	194	350	156	95	230	135	372	546	174	313	351	38
Moscow Region	90	1,557	1,467	466	2,628	2,162	598	1,325	727	814	3,039	2,225
Orel Region	-4	3	8	0	0	0	0	1	0	1	2	1
Ryazan Region	4	5	1	12	114	103	-3	15	19	-5	20	25
Smolensk Region	26	28	2	0	16	16	-7	30	37	62	128	66
Tambov Region	0	3	4	1	3	2	1	3	2	0	1	1
Tver Region	11	27	16	3	10	7	6	12	6	45	49	4
Tula Region	-2	76	78	-175	159	334	-63	-4	59	38	69	31
Yaroslavl Region	75	82	7	-266	47	313	-21	3	24	39	47	8
Moscow	501	15,275	14,774	-1,629	26,871	28,499	-3,468	16,983	20,451	-1,738	14,943	16,681

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	-699	4,382	5,081	-732	3,995	4,727	803	2,849	2,046	604	4,524	3,919
Republic of Karelia	60	62	2	0	146	147	51	54	3	18	21	3
Republic of Komi	-76	38	114	57	113	56	-12	35	46	46	229	183
Arkhangelsk Region	-58	57	116	-25	4	29	-23	21	44	-8	16	23
Nenets Autonomous Area	20	32	12	0	0	0	0	8	8	0	8	8
Arkhangelsk Region, excluding Nenets Autonomous Area	-78	25	103	-25	4	29	-23	13	36	-8	8	16
Vologda Region	1,203	1,907	704	-816	48	863	113	357	243	-54	297	351
Kaliningrad Region	10	31	21	-14	51	65	23	41	18	3	25	23
Leningrad Region	-336	875	1,211	-217	1,032	1,248	228	980	752	12	1,010	998
Murmansk Region	5	44	39	92	113	21	-1	3	4	53	57	4
Novgorod Region	42	135	93	-58	-29	29	72	80	8	124	154	30
Pskov Region	-4	1	5	-1	6	7	1	1	0	2	4	2
Saint Petersburg	-1,545	1,232	2,776	249	2,511	2,262	351	1,277	926	409	2,712	2,303
SOUTHERN FEDERAL DISTRICT	87	573	487	-311	529	839	188	570	382	41	607	566
Republic of Adygeya (Adygeya)	0	11	10	-3	1	4	0	0	0	1	1	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	-40	119	159	-239	168	408	195	384	189	2	383	381
Astrakhan Region	-37	3	39	-90	6	96	1	36	34	2	35	33
Volgograd Region	38	77	40	61	206	145	30	69	39	38	125	87
Rostov Region	125	364	239	-39	148	186	-38	82	120	-2	63	65
NORTH CAUCASIAN FEDERAL DISTRICT	7	17	10	108	137	29	-34	14	48	183	197	15
Republic of Dagestan	1	1	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	29	29	0	-26	0	26	0	0	0
Karachay-Cherkess Republic	0	0	1	0	0	0	0	0	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	2	2	-19	2	21	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	127	127	0
Stavropol Territory	6	16	9	79	106	27	11	12	0	55	69	15
VOLGA FEDERAL DISTRICT	-125	1,218	1,344	168	1,216	1,048	37	1,385	1,348	538	980	442
Republic of Bashkortostan	31	69	38	81	164	83	-5	4	8	-29	17	45
Mari El Republic	1	3	2	0	3	4	0	0	0	1	3	2
Republic of Mordovia	-1	0	1	0	0	0	3	3	0	0	0	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)	86	126	40	58	239	180	322	584	616	342	19		
Udmurt Republic	-36	72	108	30	74	44	51	54	23	36			
Chuvash Republic – Chuvashia	13	14	1	12	18	6	3	3	19	0			
Perm Territory	212	447	235	47	118	71	113	152	39	216	48		
Kirov Region	1	1	0	2	2	0	8	25	16	0	0		
Nizhny Novgorod Region	-185	142	327	131	280	148	183	257	74	83	59		
Orenburg Region	-307	41	348	10	26	15	-363	14	377	24	11		
Penza Region	14	16	2	-27	5	32	2	12	10	4	2		
Samara Region	26	231	205	-207	212	419	-84	100	185	221	194		
Saratov Region	-6	20	26	3	33	30	16	26	9	8	9		
Ulyanovsk Region	25	36	11	28	42	14	142	151	9	20	16		
URALS FEDERAL DISTRICT	-1,609	4,129	5,738	1,491	3,421	1,930	1,428	1,649	222	990	899		
Kurgan Region	0	1	1	0	3	3	0	0	0	33	33		
Sverdlovsk Region	-2	264	266	-540	436	977	-13	90	103	152	320		
Tyumen Region	-1,762	3,567	5,329	1,795	2,568	773	1,056	1,171	115	539	368		
Khanty-Mansi Autonomous Area – Yugra	-452	132	585	59	88	29	51	57	5	38	24		
Yamal-Nenets Autonomous Area	37	1,235	1,199	-306	4	310	107	187	80	209	147		
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	-1,346	2,199	3,546	2,042	2,477	434	897	927	30	292	197		
Chelyabinsk Region	155	298	142	236	414	178	385	388	3	267	179		
SIBERIAN FEDERAL DISTRICT	-615	1,104	1,719	-1,390	1,055	2,445	359	725	367	989	1,529		
Altai Republic	-1	0	1	0	0	0	0	0	0	0	0		
Republic of Buryatia	-8	1	9	-95	6	101	1	2	1	24	0		
Republic of Tuva	10	11	1	-1	33	34	7	7	0	4	0		
Republic of Khakassia	10	10	0	-3	1	4	-21	0	21	2	2		
Altai Territory	1	3	2	-11	2	13	-53	0	53	5	3		
Trans-Baikal Territory	27	27	0	-4	52	56	31	33	2	20	3		
Krasnoyarsk Territory	-770	483	1,253	-580	618	1,198	449	474	25	387	1,040		
Irkutsk Region	-40	23	64	-337	33	369	-19	17	36	5	4		
Kemerovo Region	46	307	261	-186	40	225	-36	137	172	160	183		
Novosibirsk Region	68	146	78	-197	159	355	-10	17	27	89	19		
Omsk Region	22	40	19	3	3	1	0	1	1	16	7		
Tomsk Region	21	54	33	21	109	88	9	37	28	277	269		

**Table 6.1.2 (end)**  
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	1,303	2,038	735	850	2,694	1,844	1,082	2,674	1,593	1,675	2,157	483
Republic of Sakha (Yakutia)	52	52	0	-507	80	587	12	86	74	5	118	113
Kamchatka Territory	0	0	0	-2	0	2	0	1	1	0	0	0
Primorye Territory	13	144	131	101	249	149	-27	28	55	57	134	77
Khabarovsk Territory	43	56	13	-28	35	62	-3	7	10	43	43	0
Amur Region	213	228	15	131	364	234	152	159	7	70	85	15
Magadan Region	0	0	0	0	0	0	0	751	751	1	3	2
Sakhalin Region	939	1,515	576	931	1,741	810	942	1,638	695	1,484	1,719	235
Jewish Autonomous Region	3	3	0	28	28	0	1	1	0	5	5	0
Chukotka Autonomous Area	41	41	0	196	196	0	4	4	0	9	50	41
CRIMEA FEDERAL DISTRICT	9	9	0	-29	4	33	1	3	3	-4	4	8
Republic of Crimea	9	9	0	-16	4	20	0	3	3	-5	3	8
Sevastopol	0	0	0	-12	1	13	1	1	0	1	1	0
Unallocated by Region of Russian Federation	19	556	538	41	671	630	245	435	190	-294	221	515

## 6.2. Institutional Characteristics

Table 6.2.1

### Number of Credit Institutions and Their Branches

(units)

1	31.12.2015			
	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	733	1,398	176	1,222
<b>CENTRAL FEDERAL DISTRICT</b>	<b>434</b>	<b>292</b>	<b>60</b>	<b>232</b>
Belgorod Region	3	7	1	6
Bryansk Region	–	5	–	5
Vladimir Region	2	9	–	9
Voronezh Region	1	22	–	22
Ivanovo Region	6	8	–	8
Kaluga Region	3	5	–	5
Kostroma Region	6	5	–	5
Kursk Region	1	5	–	5
Lipetsk Region	1	6	–	6
Moscow Region	9	37	–	37
Orel Region	1	11	–	11
Ryazan Region	4	8	–	8
Smolensk Region	1	5	–	5
Tambov Region	1	3	–	3
Tver Region	4	9	1	8
Tula Region	3	12	–	12
Yaroslavl Region	5	19	1	18
Moscow	383	116	20	96
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>60</b>	<b>209</b>	<b>5</b>	<b>204</b>
Republic of Karelia	1	9	1	8
Republic of Komi	1	10	2	8
Arkhangelsk Region	–	14	–	14
Nenets Autonomous Area	–	1	–	1
Arkhangelsk Region, excluding Nenets Autonomous Area	–	13	–	13
Vologda Region	8	6	–	6
Kaliningrad Region	1	18	–	18
Leningrad Region	3	8	–	8
Murmansk Region	3	11	–	11
Novgorod Region	2	6	–	6
Pskov Region	2	7	–	7
Saint Petersburg	39	120	2	118
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>37</b>	<b>163</b>	<b>12</b>	<b>151</b>
Republic of Adygeya (Adygeya)	4	4	–	4
Republic of Kalmykia	–	2	–	2
Krasnodar Territory	13	52	1	51
Astrakhan Region	3	9	–	9
Volgograd Region	4	23	–	23
Rostov Region	13	73	11	62
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>22</b>	<b>72</b>	<b>8</b>	<b>64</b>
Republic of Daghestan	8	15	7	8
Republic of Ingushetia	–	3	–	3
Kabardino-Balkar Republic	4	6	–	6
Karachay-Cherkess Republic	4	5	–	5

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	31	–	31
<b>VOLGA FEDERAL DISTRICT</b>	<b>85</b>	<b>256</b>	<b>29</b>	<b>227</b>
Republic of Bashkortostan	5	23	–	23
Mari El Republic	2	8	3	5
Republic of Mordovia	3	4	–	4
Republic of Tatarstan (Tatarstan)	22	38	25	13
Udmurt Republic	2	4	–	4
Chuvash Republic – Chuvashia	3	4	–	4
Perm Territory	4	28	–	28
Kirov Region	3	7	–	7
Nizhny Novgorod Region	9	55	–	55
Orenburg Region	6	11	–	11
Penza Region	1	8	–	8
Samara Region	14	39	1	38
Saratov Region	9	18	–	18
Ulyanovsk Region	2	9	–	9
<b>URALS FEDERAL DISTRICT</b>	<b>32</b>	<b>151</b>	<b>45</b>	<b>106</b>
Kurgan Region	2	4	–	4
Sverdlovsk Region	13	53	3	50
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	59	37	22
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>41</b>	<b>163</b>	<b>11</b>	<b>152</b>
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	26	2	24
Irkutsk Region	6	13	–	13
Kemerovo Region	6	10	–	10
Novosibirsk Region	6	53	–	53
Omsk Region	6	19	–	19
Tomsk Region	2	15	8	7
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>17</b>	<b>79</b>	<b>5</b>	<b>74</b>
Republic of Sakha (Yakutia)	2	9	–	9
Kamchatka Territory	3	7	3	4
Primorye Territory	5	18	–	18
Khabarovsk Territory	2	26	–	26
Amur Region	2	5	–	5
Magadan Region	–	3	–	3
Sakhalin Region	3	7	2	5
Jewish Autonomous Region	–	3	–	3
Chukotka Autonomous Area	–	1	–	1
<b>CRIMEA FEDERAL DISTRICT</b>	<b>5</b>	<b>13</b>	<b>1</b>	<b>12</b>
Republic of Crimea	3	9	1	8
Sevastopol	2	4	–	4

Table 6.2.2

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

(units)

1	31.12.2015				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
THE RUSSIAN FEDERATION	21,836	5,696	1,853	7,609	36,994
<b>CENTRAL FEDERAL DISTRICT</b>	<b>6,309</b>	<b>2,007</b>	<b>245</b>	<b>1,627</b>	<b>10,188</b>
Belgorod Region	146	166	17	109	438
Bryansk Region	86	36	8	99	229
Vladimir Region	181	85	11	112	389
Voronezh Region	316	185	27	131	659
Ivanovo Region	168	6	7	63	244
Kaluga Region	119	26	10	91	246
Kostroma Region	102	2	4	61	169
Kursk Region	124	55	13	93	285
Lipetsk Region	150	62	16	79	307
Moscow Region	1,331	368	14	83	1,796
Orel Region	100	31	9	41	181
Ryazan Region	131	38	11	74	254
Smolensk Region	83	26	6	68	183
Tambov Region	122	100	14	55	291
Tver Region	118	44	12	73	247
Tula Region	152	44	10	125	331
Yaroslavl Region	220	1	12	108	341
Moscow	2,660	732	44	162	3,598
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>2,130</b>	<b>163</b>	<b>309</b>	<b>928</b>	<b>3,530</b>
Republic of Karelia	96	5	9	53	163
Republic of Komi	166	16	13	68	263
Arkhangelsk Region	186	3	19	76	284
Nenets Autonomous Area	14	–	–	1	15
Arkhangelsk Region, excluding Nenets Autonomous Area	172	3	19	75	269
Vologda Region	219	2	30	93	344
Kaliningrad Region	114	9	23	83	229
Leningrad Region	33	19	13	339	404
Murmansk Region	118	6	10	82	216
Novgorod Region	111	1	8	57	177
Pskov Region	101	8	12	39	160
Saint Petersburg	986	94	172	38	1,290
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>2,445</b>	<b>316</b>	<b>221</b>	<b>588</b>	<b>3,570</b>
Republic of Adygeya (Adygeya)	75	4	6	17	102
Republic of Kalmykia	25	1	2	10	38
Krasnodar Territory	1,088	113	81	256	1,538
Astrakhan Region	144	9	14	59	226
Volgograd Region	256	140	43	149	588
Rostov Region	857	49	75	97	1,078
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>736</b>	<b>72</b>	<b>109</b>	<b>91</b>	<b>1,008</b>
Republic of Daghestan	104	5	15	10	134
Republic of Ingushetia	13	1	1	–	15
Kabardino-Balkar Republic	66	39	11	11	127
Karachay-Cherkess Republic	31	1	4	3	39



Table 6.2.2 (end)

(units)

1	2	3	4	5	6
Republic of North Ossetia – Alania	45	10	10	8	73
Chechen Republic	32	–	3	7	42
Stavropol Territory	445	16	65	52	578
<b>VOLGA FEDERAL DISTRICT</b>	<b>4,583</b>	<b>1,833</b>	<b>394</b>	<b>1,654</b>	<b>8,464</b>
Republic of Bashkortostan	705	277	47	200	1,229
Mari El Republic	77	30	5	47	159
Republic of Mordovia	135	66	7	44	252
Republic of Tatarstan (Tatarstan)	689	410	48	197	1,344
Udmurt Republic	238	8	24	109	379
Chuvash Republic – Chuvashia	133	122	18	90	363
Perm Territory	554	22	31	189	796
Kirov Region	205	68	27	71	371
Nizhny Novgorod Region	527	231	45	116	919
Orenburg Region	267	203	39	115	624
Penza Region	159	122	14	75	370
Samara Region	445	87	52	190	774
Saratov Region	268	163	26	149	606
Ulyanovsk Region	181	24	11	62	278
<b>URALS FEDERAL DISTRICT</b>	<b>2,035</b>	<b>445</b>	<b>230</b>	<b>633</b>	<b>3,343</b>
Kurgan Region	83	146	15	59	303
Sverdlovsk Region	823	146	58	96	1,123
Tyumen Region	673	50	72	280	1,075
Khanty-Mansi Autonomous Area – Yugra	336	43	30	124	533
Yamal-Nenets Autonomous Area	127	2	4	49	182
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	210	5	38	107	360
Chelyabinsk Region	456	103	85	198	842
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>2,523</b>	<b>672</b>	<b>234</b>	<b>1,221</b>	<b>4,650</b>
Altai Republic	33	3	3	7	46
Republic of Buryatia	140	2	8	89	239
Republic of Tuva	39	–	2	8	49
Republic of Khakassia	67	21	5	49	142
Altai Territory	255	315	23	136	729
Trans-Baikal Territory	145	–	7	91	243
Krasnoyarsk Territory	422	78	26	204	730
Irkutsk Region	275	43	29	213	560
Kemerovo Region	272	71	33	174	550
Novosibirsk Region	442	104	60	56	662
Omsk Region	303	31	24	121	479
Tomsk Region	130	4	14	73	221
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>952</b>	<b>95</b>	<b>91</b>	<b>537</b>	<b>1,675</b>
Republic of Sakha (Yakutia)	175	24	8	99	306
Kamchatka Territory	63	4	4	36	107
Primorye Territory	284	17	37	151	489
Khabarovsk Territory	207	15	24	67	313
Amur Region	112	16	9	74	211
Magadan Region	24	7	3	20	54
Sakhalin Region	68	11	4	47	130
Jewish Autonomous Region	19	1	2	23	45
Chukotka Autonomous Area	–	–	–	20	20
<b>CRIMEA FEDERAL DISTRICT</b>	<b>123</b>	<b>93</b>	<b>20</b>	<b>330</b>	<b>566</b>
Republic of Crimea	114	62	12	235	423
Sevastopol	9	31	8	95	143

Table 6.2.3

## Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions operating in the Russian Federation, total	Licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
<b>THE RUSSIAN FEDERATION</b>				
31.03.2015	220 (29)	119 (14)	100 (15)	193 (27)
30.06.2015	216 (29)	114 (14)	101 (15)	189 (27)
30.09.2015	212 (29)*	112 (14)	98 (15)	183 (27)
<b>CENTRAL FEDERAL DISTRICT</b>				
31.03.2015	153 (19)	80 (9)	72 (10)	127 (18)
30.06.2015	153 (20)	79 (10)	73 (10)	127 (19)
30.09.2015	148 (21)	74 (11)	72 (10)	120 (20)
<b>Moscow and Moscow Region</b>				
31.03.2015	146 (18)	77 (8)	68 (10)	120 (17)
30.06.2015	146 (19)	76 (9)	69 (10)	120 (18)
30.09.2015	142 (20)	71 (10)	69 (10)	114 (19)
<b>NORTH-WEST FEDERAL DISTRICT</b>				
31.03.2015	16 (3)	10 (2)	6 (1)	16 (3)
30.06.2015	17 (3)	11 (2)	6 (1)	17 (3)
30.09.2015	18 (2)	12 (1)	6 (1)	18 (2)
<b>SOUTHERN FEDERAL DISTRICT</b>				
31.03.2015	9	4	5	9
30.06.2015	7	2	5	7
30.09.2015	7	2	5	7
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>				
31.03.2015	1	–	1	1
30.06.2015	1	–	1	1
30.09.2015	1	–	1	1
<b>VOLGA FEDERAL DISTRICT</b>				
31.03.2015	20 (3)	10 (1)	10 (2)	20 (3)
30.06.2015	20 (3)	10 (1)	10 (2)	20 (3)
30.09.2015	18 (3)	10 (1)	8 (2)	18 (3)
<b>URALS FEDERAL DISTRICT</b>				
31.03.2015	7 (1)	7 (1)	–	7 (1)
30.06.2015	5 (1)	5 (1)	–	5 (1)
30.09.2015	6 (1)	6 (1)	–	6 (1)
<b>SIBERIAN FEDERAL DISTRICT</b>				
31.03.2015	7 (3)	2 (1)	5 (2)	6 (2)
30.06.2015	6 (2)	1	5 (2)	5 (1)
30.09.2015	7 (2)	2	5 (2)	6 (1)
<b>FAR-EASTERN FEDERAL DISTRICT</b>				
31.03.2015	6	6	–	6
30.06.2015	6	6	–	6
30.09.2015	6	6	–	6
<b>CRIMEA FEDERAL DISTRICT</b>				
31.03.2015	1	–	1	1
30.06.2015	1	–	1	1
30.09.2015	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)

	31.12.2015												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	13	12	38	28	88	171	104	97	153	29	733		
CENTRAL FEDERAL DISTRICT	4	6	19	20	43	92	53	61	112	24	434		
Belgorod Region	-	-	-	-	-	-	2	1	-	-	3		
Bryansk Region	-	-	-	-	-	-	-	-	-	-	-		
Vladimir Region	-	-	-	-	-	2	-	-	-	-	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	-	-	-	-	-	-	1	-	-	-	1		
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	3	5	17	15	34	78	45	55	107	24	383		
NORTH-WESTERN FEDERAL DISTRICT	3	3	5	3	11	9	10	9	7	-	60		
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	2	2	2	3	3	6	7	6	5	5	-	39
<b>SOUTHERN FEDERAL DISTRICT</b>	-	-	1	2	-	4	16	9	3	2	-	37
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	5	4	2	-	-	13
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	1	1	-	1	-	4	11	3	2	-	-	22
Republic of Dagestan	1	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	-	-	-	-	-	1	3	-	-	-	-	4
<b>VOLGA FEDERAL DISTRICT</b>	3	3	1	4	2	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	1	-	-	-	-	2	-	-	1	-	4
Kirov Region	-	-	-	-	1	-	-	-	1	1	-	3
Nizhni Novgorod Region	1	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	1	1	-	-	1	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	14	6	4	3	-	41
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	-	-	3	-	-	1	-	6
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
<b>THE RUSSIAN FEDERATION</b>			
31.08.2015	774	78,413,091.7	29
30.09.2015	767	79,210,693.6	29
31.10.2015	757	78,123,110.4	30
30.11.2015	740	79,028,281.7	29
<b>CENTRAL FEDERAL DISTRICT</b>			
31.08.2015	465	72,009,143.1	17
30.09.2015	461	72,712,974.7	18
31.10.2015	454	71,641,361.6	18
30.11.2015	441	72,502,560.9	18
<b>Moscow and Moscow Region</b>			
31.08.2015	420	71,404,166.9	17
30.09.2015	417	71,990,482.2	16
31.10.2015	411	70,874,851.1	16
30.11.2015	398	71,741,365.7	16
<b>NORTH-WEST FEDERAL DISTRICT</b>			
31.08.2015	61	1,970,010.0	8
30.09.2015	61	1,965,608.5	8
31.10.2015	60	1,950,557.7	8
30.11.2015	60	1,982,312.4	8
<b>SOUTHERN FEDERAL DISTRICT</b>			
31.08.2015	40	340,358.1	11
30.09.2015	39	333,565.7	11
31.10.2015	39	334,945.9	11
30.11.2015	37	333,381.1	11
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>			
31.08.2015	23	43,786.8	8
30.09.2015	23	43,306.9	8
31.10.2015	23	43,250.1	8
30.11.2015	23	42,296.7	9
<b>VOLGA FEDERAL DISTRICT</b>			
31.08.2015	89	1,821,470.5	23
30.09.2015	89	1,905,894.3	22
31.10.2015	87	1,909,750.8	21
30.11.2015	85	1,901,547.9	21
<b>URALS FEDERAL DISTRICT</b>			
31.08.2015	32	1,320,820.5	6
30.09.2015	32	1,347,495.6	6
31.10.2015	32	1,331,897.8	6
30.11.2015	32	1,343,069.5	6
<b>SIBERIA FEDERAL DISTRICT</b>			
31.08.2015	42	267,857.0	15
30.09.2015	41	262,620.3	14
31.10.2015	41	269,510.8	14
30.11.2015	41	276,962.3	14
<b>FAR-EASTERN FEDERAL DISTRICT</b>			
31.08.2015	19	570,538.7	4
30.09.2015	18	569,010.4	4
31.10.2015	17	563,288.6	4
30.11.2015	17	570,421.9	4
<b>CRIMEA FEDERAL DISTRICT</b>			
31.08.2015	3	69,106.9	1
30.09.2015	3	70,217.2	1
31.10.2015	4	78,547.1	1
30.11.2015	4	75,728.9	1

Table 6.2.6

**Credit Institutions Using the Right to Average the Required Reserves  
within Averaging Period from January 10 to February 10, 2016  
Grouped by Registered Authorized Capital**

	Less than 3 millions of rubles	From 3 millions to 10 millions of rubles	From 10 millions to 30 millions of rubles	From 30 millions to 60 millions of rubles	From 60 millions to 150 millions of rubles	From 150 millions to 300 millions of rubles	From 300 millions to 500 millions of rubles	From 500 millions to 1 billion of rubles	From 1 billion to 10 billions of rubles	10 billions of rubles and more	Total
1	2	3	4	5	6	7	8	9	10	11	12
THE RUSSIAN FEDERATION	7	8	20	19	63	130	87	89	137	29	589
CENTRAL FEDERAL DISTRICT	-	3	5	13	22	59	39	54	99	24	318
Belgorod Region	-	-	-	-	-	-	2	1	-	-	3
Bryansk Region	-	-	-	-	-	-	-	-	-	-	-
Vladimir Region	-	-	-	-	-	1	1	-	-	-	2
Voronezh Region	-	-	-	-	-	1	-	-	-	-	1
Ivanovo Region	-	-	-	-	-	1	-	-	-	-	1
Kaluga Region	-	-	-	1	-	1	-	1	-	-	3
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	4	8	17	50	32	49	96	24	283
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

(units)

Table 6.2.6 (cont.)  
(units)

1	2	3	4	5	6	7	8	9	10	11	12
Pskov Region	-	-	-	-	1	-	1	-	-	-	2
Saint Petersburg	1	1	2	2	5	3	4	5	5	-	28
SOUTHERN FEDERAL DISTRICT	-	1	2	-	3	13	8	2	-	-	29
Republic of Adygeya (Adygeya)	-	-	2	-	-	2	-	-	-	-	4
Republic of Kalmykia	-	-	-	-	-	-	-	-	-	-	-
Krasnodar Territory	-	-	-	-	2	4	4	-	-	-	10
Astrakhan Region	-	1	-	-	-	-	1	-	-	-	2
Volgograd Region	-	-	-	-	-	4	-	-	-	-	4
Rostov Region	-	-	-	-	1	3	3	2	-	-	9
NORTH CAUCASIAN FEDERAL DISTRICT	1	-	-	-	3	11	3	3	-	-	21
Republic of Dagestan	1	-	-	-	1	4	1	-	-	-	7
Republic of Ingushetia	-	-	-	-	-	-	-	-	-	-	-
Kabardino-Balkar Republic	-	-	-	-	2	3	-	-	-	-	5
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	18	11	16	4	82
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	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	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	12	6	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	3	-	-	-	-	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	1	-	1	4
Republic of Crimea	-	-	-	-	-	1	-	-	-	1	2
Sevastopol	-	-	-	-	-	-	1	1	-	-	2

Table 6.2.7

## Financial Performance of Credit Institutions

	30.11.2015						
	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	263,694.2	658,341.9	71.2	394,647.7	28.8	112,354.0	
CENTRAL FEDERAL DISTRICT	263,352.5	607,825.2	71.4	344,472.8	28.6	102,806.8	
Belgorod Region	165.0	165.0	100.0	0.0	0.0	31.6	
Bryansk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Vladimir Region	13.4	23.8	50.0	10.4	50.0	4.1	
Voronezh Region	150.2	150.2	100.0	0.0	0.0	7.6	
Ivanovo Region	-17.9	25.0	60.0	42.9	40.0	11.9	
Kaluga Region	-1,713.7	18.4	25.0	1,732.1	75.0	19.6	
Kostroma Region	13,309.9	14,135.8	66.7	825.9	33.3	1,673.4	
Kursk Region	279.3	279.3	100.0	0.0	0.0	47.4	
Lipetsk Region	-830.9	0.0	0.0	830.9	100.0	2.5	
Moscow Region	765.6	811.5	77.8	46.0	22.2	99.9	
Orel Region	-113.6	0.0	0.0	113.6	100.0	1.8	
Ryazan Region	161.2	231.0	75.0	69.7	25.0	59.5	
Smolensk Region	-17.7	0.0	0.0	17.7	100.0	21.2	
Tambov Region	20.0	20.0	100.0	0.0	0.0	4.7	
Tver Region	-31.8	48.1	50.0	79.9	50.0	31.8	
Tula Region	61.3	61.3	100.0	0.0	0.0	11.3	
Yaroslavl Region	1,506.2	1,555.3	80.0	49.1	20.0	113.4	
Moscow	249,645.7	590,300.4	72.0	340,654.7	28.0	100,665.1	
NORTH-WESTERN FEDERAL DISTRICT	4,477.8	11,849.4	69.5	7,371.6	30.5	2,196.4	
Republic of Karelia	-115.5	0.0	0.0	115.5	100.0	0.0	
Republic of Komi	32.8	32.8	100.0	0.0	0.0	5.7	
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	-380.4	202.5	50.0	582.9	50.0	73.7	
Kaliningrad Region	344.1	344.1	100.0	0.0	0.0	16.7	

Table 6.2.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-119.0	59.8	66.7	178.8	33.3	7.2
Murmansk Region	289.5	289.5	100.0	0.0	0.0	78.6
Novgorod Region	127.5	127.5	100.0	0.0	0.0	16.7
Pskov Region	31.6	31.6	100.0	0.0	0.0	8.3
Saint Petersburg	4,267.3	10,761.8	68.4	6,494.5	31.6	1,989.4
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>2,785.1</b>	<b>3,509.0</b>	<b>73.0</b>	<b>724.0</b>	<b>27.0</b>	<b>1,726.7</b>
Republic of Adygeya (Adygeya)	292.8	301.7	75.0	8.9	25.0	76.2
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	638.1	1,231.8	61.5	593.7	38.5	1,290.4
Astrakhan Region	294.6	294.6	100.0	0.0	0.0	62.6
Volgograd Region	62.3	176.6	25.0	114.3	75.0	48.5
Rostov Region	1,497.3	1,504.3	92.3	7.0	7.7	249.0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>217.2</b>	<b>682.9</b>	<b>78.3</b>	<b>465.7</b>	<b>21.7</b>	<b>217.0</b>
Republic of Dagestan	24.0	68.3	75.0	44.3	25.0	11.1
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	94.9	94.9	100.0	0.0	0.0	30.8
Karachay-Cherkess Republic	214.0	379.0	75.0	165.0	25.0	152.4
Republic of North Ossetia – Alania	-141.9	14.7	50.0	156.6	50.0	1.1
Chechen Republic	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	26.3	126.0	75.0	99.7	25.0	21.6
<b>VOLGA FEDERAL DISTRICT</b>	<b>-19,691.9</b>	<b>9,930.7</b>	<b>72.9</b>	<b>29,622.7</b>	<b>27.1</b>	<b>2,533.9</b>
Republic of Bashkortostan	-5,781.0	476.1	60.0	6,257.1	40.0	100.4
Mari El Republic	51.0	51.0	100.0	0.0	0.0	12.0
Republic of Mordovia	228.0	228.0	100.0	0.0	0.0	48.6
Republic of Tatarstan (Tatarstan)	-6,607.6	4,346.4	72.7	10,954.0	27.3	1,307.3
Udmurt Republic	102.3	102.6	50.0	0.3	50.0	40.6
Chuvash Republic – Chuvashia	30.6	30.6	100.0	0.0	0.0	10.8
Perm Territory	43.2	54.1	75.0	11.0	25.0	19.6
Kirov Region	107.3	262.7	66.7	155.3	33.3	178.8
Nizhny Novgorod Region	-194.4	1,835.8	77.8	2,030.2	22.2	378.3
Orenburg Region	241.5	282.0	66.7	40.5	33.3	46.8
Penza Region	5.7	5.7	100.0	0.0	0.0	0.8
Samara Region	-3,855.6	2,062.1	57.1	5,917.7	42.9	272.3
Saratov Region	-4,094.5	162.1	77.8	4,256.5	22.2	112.4
Ulyanovsk Region	31.6	31.6	100.0	0.0	0.0	5.3

Table 6.2.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	15,176.3	17,214.1	68.8	2,037.8	31.3	1,224.6
Kurgan Region	23.5	23.5	100.0	0.0	0.0	5.3
Sverdlovsk Region	2,593.6	4,411.3	53.8	1,817.7	46.2	296.9
Tyumen Region	11,293.2	11,373.5	70.0	80.3	30.0	622.8
Khanty-Mansi Autonomous Area – Yugra	10,414.7	10,426.2	80.0	11.5	20.0	441.0
Yamal-Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	878.5	947.3	60.0	68.8	40.0	181.8
Chelyabinsk Region	1,266.0	1,405.8	85.7	139.8	14.3	299.6
SIBERIAN FEDERAL DISTRICT	4,285.5	4,866.3	74.4	580.8	25.6	961.0
Altai Republic	12.8	12.8	100.0	0.0	0.0	6.2
Republic of Buryatia	54.1	54.1	100.0	0.0	0.0	14.4
Republic of Tuva	-6.4	0.0	0.0	6.4	100.0	0.0
Republic of Khakassia	54.5	62.5	50.0	8.0	50.0	25.0
Altai Territory	128.0	145.0	80.0	16.9	20.0	31.0
Trans-Baikal Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	1,239.5	1,239.5	100.0	0.0	0.0	5.7
Irkutsk Region	14.3	120.2	66.7	106.0	33.3	18.9
Kemerovo Region	186.7	186.7	100.0	0.0	0.0	16.8
Novosibirsk Region	2,929.9	2,944.1	80.0	14.2	20.0	784.5
Omsk Region	-44.8	90.8	40.0	135.6	60.0	48.5
Tomsk Region	-283.1	10.6	50.0	293.6	50.0	10.0
FAR-EASTERN FEDERAL DISTRICT	-6,906.0	2,334.4	47.1	9,240.5	52.9	628.0
Republic of Sakha (Yakutia)	-84.9	67.0	50.0	151.9	50.0	21.3
Kamchatka Territory	-277.9	261.9	66.7	539.9	33.3	32.5
Primorye Territory	1,113.6	1,902.3	60.0	788.8	40.0	466.5
Khabarovsk Territory	-120.7	0.0	0.0	120.7	100.0	0.5
Amur Region	-7,500.3	8.0	50.0	7,508.3	50.0	88.6
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	-35.8	95.2	33.3	131.0	66.7	18.6
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
CRIMEA FEDERAL DISTRICT	-2.2	129.8	75.0	132.0	25.0	59.4
Republic of Crimea	127.8	127.8	100.0	0.0	0.0	59.4
Sevastopol	-129.9	2.1	50.0	132.0	50.0	0.0

Table 6.2.8

## Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
<b>THE RUSSIAN FEDERATION</b>					
31.03.2015	41	44	26	36 (18)	73 (11)
30.06.2015	42	43	25	34 (18)	72 (11)
30.09.2015	44	41	22	34 (19)	71 (10)
<b>CENTRAL FEDERAL DISTRICT</b>					
31.03.2015	20	27	18	20 (9)	68 (10)
30.06.2015	22	27	16	21 (10)	67 (10)
30.09.2015	21	25	15	21 (12)	66 (9)
<b>Moscow and Moscow Region</b>					
31.03.2015	17	26	17	18 (8)	68 (10)
30.06.2015	19	26	15	19 (9)	67 (10)
30.09.2015	18	24	15	19 (11)	66 (9)
<b>NORTH-WESTERN FEDERAL DISTRICT</b>					
31.03.2015	4	4	–	4 (2)	4 (1)
30.06.2015	6	3	1	3 (2)	4 (1)
30.09.2015	8	2	1	3 (1)	4 (1)
<b>SOUTHERN FEDERAL DISTRICT</b>					
31.03.2015	3	1	1	3	1
30.06.2015	2	1	1	2	1
30.09.2015	2	1	1	2	1
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>					
31.03.2015	–	1	–	–	–
30.06.2015	–	1	–	–	–
30.09.2015	–	1	–	–	–
<b>VOLGA FEDERAL DISTRICT</b>					
31.03.2015	6	6	4	4 (3)	–
30.06.2015	6	6	4	4 (3)	–
30.09.2015	4	7	3	4 (3)	–
<b>URALS FEDERAL DISTRICT</b>					
31.03.2015	4	1	1	1 (1)	–
30.06.2015	2	1	1	1 (1)	–
30.09.2015	4	1	–	1 (1)	–
<b>SIBERIAN FEDERAL DISTRICT</b>					
31.03.2015	2	2	–	3 (3)	–
30.06.2015	2	2	–	2 (2)	–
30.09.2015	3	2	–	2 (2)	–
<b>FAR-EASTERN FEDERAL DISTRICT</b>					
31.03.2015	1	2	2	1	–
30.06.2015	1	2	2	1	–
30.09.2015	1	2	2	1	–
<b>CRIMEA FEDERAL DISTRICT</b>					
31.03.2015	1	–	–	–	–
30.06.2015	1	–	–	–	–
30.09.2015	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 <sup>1</sup>	CA <sup>1</sup>	GDA	GLA <sup>1</sup>	CA <sup>1</sup>
2	3	4	5	6	7	
THE RUSSIAN FEDERATION	537	545	1,062	535	520	1,019
<b>CENTRAL FEDERAL DISTRICT</b>	<b>301</b>	<b>310</b>	<b>512</b>	<b>296</b>	<b>291</b>	<b>487</b>
Belgorod Region	3	1	4	3	1	4
Bryansk Region	–	–	2	–	–	2
Vladimir Region	1	2	5	1	2	5
Voronezh Region	1	1	6	1	1	6
Ivanovo Region	3	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
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>36</b>	<b>33</b>	<b>81</b>	<b>38</b>	<b>31</b>	<b>78</b>
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
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>35</b>	<b>35</b>	<b>70</b>	<b>33</b>	<b>32</b>	<b>64</b>
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
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>10</b>	<b>11</b>	<b>25</b>	<b>11</b>	<b>11</b>	<b>25</b>
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
<b>VOLGA FEDERAL DISTRICT</b>	<b>80</b>	<b>77</b>	<b>155</b>	<b>80</b>	<b>76</b>	<b>151</b>
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
<b>URALS FEDERAL DISTRICT</b>	<b>26</b>	<b>28</b>	<b>60</b>	<b>26</b>	<b>28</b>	<b>58</b>
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
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>30</b>	<b>35</b>	<b>105</b>	<b>30</b>	<b>35</b>	<b>103</b>
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
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>16</b>	<b>16</b>	<b>54</b>	<b>17</b>	<b>16</b>	<b>53</b>
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
<b>CRIMEA FEDERAL DISTRICT</b>	<b>3</b>	<b>–</b>	<b>–</b>	<b>4</b>	<b>–</b>	<b>–</b>
Republic of Crimea	2	–	–	2	–	–
Sevastopol	1	–	–	2	–	–

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

Table 6.2.10

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

	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
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>37</b>	<b>22,402.35</b>	<b>34</b>	<b>16,902.35</b>	<b>3</b>	<b>5,500.00</b>
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	-	-
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>4</b>	<b>160.60</b>	<b>4</b>	<b>160.60</b>	<b>-</b>	<b>-</b>
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	-	-
<b>VOLGA FEDERAL DISTRICT</b>	<b>90</b>	<b>123,786.45</b>	<b>90</b>	<b>123,786.45</b>	<b>-</b>	<b>-</b>
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 Individuals<sup>1</sup>

(millions of rubles)

	31.12.2015												
	customer funds, total		of which								deposits of legal entities	individual deposits	
			funds of organizations				non-public organizations						
	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	
1	2	3	4	5	6	7	8	9	10	11			
THE RUSSIAN FEDERATION	31,286,296	20,303,905	608,718	159,770	5,461,929	2,595,706	6,857,658	6,293,696	16,347,070	6,912,395			
CENTRAL FEDERAL DISTRICT	17,539,246	16,495,804	406,507	149,669	3,467,119	2,174,686	4,939,938	5,348,159	7,157,729	4,667,240			
Belgorod Region	185,830	104,934	1,376	10	17,652	2,072	25,258	52,744	137,288	45,560			
Bryansk Region	92,011	31,755	1,188	0	7,687	678	5,368	20,407	76,444	10,570			
Vladimir Region	159,949	28,396	2,066	31	14,569	840	12,818	2,696	127,746	23,220			
Voronezh Region	315,304	61,866	3,222	8	33,890	3,869	37,413	13,358	233,803	43,521			
Ivanovo Region	98,833	21,759	393	0	8,550	745	6,787	323	81,567	20,536			
Kaluga Region	160,074	24,713	2,360	6	15,056	2,105	19,377	5,874	98,657	16,137			
Kostroma Region	115,064	7,888	678	0	3,813	475	8,793	967	50,631	5,827			
Kursk Region	98,926	35,418	428	149	7,026	614	10,976	23,920	77,086	9,679			
Lipetsk Region	126,927	33,985	1,288	0	10,749	2,105	16,508	18,128	96,593	12,704			
Moscow Region	1,209,035	362,210	20,617	1,100	146,950	59,286	75,869	79,611	949,168	219,463			
Orel Region	71,607	7,084	488	0	5,726	208	6,805	839	57,148	5,875			
Ryazan Region	127,384	20,091	500	0	13,858	1,163	9,581	5,178	101,639	12,956			
Smolensk Region	91,983	16,314	1,681	35	14,455	1,373	5,633	2,271	68,488	11,970			
Tambov Region	89,825	10,201	1,025	19	7,306	414	9,248	1,169	67,717	6,637			
Tver Region	133,963	23,444	563	1	14,302	1,252	10,306	3,630	107,097	15,999			
Tula Region	171,750	38,674	1,729	68	17,189	11,396	22,832	6,022	127,878	20,318			
Yaroslavl Region	169,431	40,497	2,252	2	16,515	1,524	11,045	4,437	136,429	33,549			
Moscow	14,121,348	15,626,576	364,650	148,241	3,111,826	2,084,568	4,645,320	5,106,587	4,562,352	4,152,720			

Table 6.3.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	3,253,432	1,296,566	52,589	6,054	621,093	197,770	534,933	248,246	1,888,477	760,908
Republic of Karelia	64,568	8,459	353	11	4,154	445	4,682	371	54,297	7,543
Republic of Komi	104,229	15,526	184	0	4,712	652	4,808	1,463	92,644	12,909
Arkhangelsk Region	207,806	17,539	869	12	75,707	1,150	7,182	1,457	120,987	14,761
Nenets Autonomous Area	7,825	951	216	0	613	0	601	646	6,203	305
Arkhangelsk Region, excluding Nenets Autonomous Area	199,981	16,588	654	12	75,094	1,149	6,581	811	114,783	14,456
Vologda Region	127,902	43,583	1,203	0	10,778	2,706	11,776	19,673	101,013	20,056
Kaliningrad Region	133,698	57,346	1,240	1,019	17,674	5,290	10,405	5,581	101,786	42,715
Leningrad Region	146,302	34,702	1,586	14	16,630	8,436	9,697	10,281	117,185	13,848
Murmansk Region	137,545	28,986	484	69	8,311	4,465	7,650	4,569	119,448	19,258
Novgorod Region	56,039	9,954	583	0	5,610	1,238	3,742	1,128	45,334	7,381
Pskov Region	55,233	8,507	543	0	4,262	1,087	7,753	1,287	42,068	5,926
Saint Petersburg	2,220,109	1,071,965	45,544	4,928	473,254	172,302	467,238	202,436	1,093,717	616,512
SOUTHERN FEDERAL DISTRICT	1,442,405	291,971	24,137	796	142,727	35,862	120,043	31,698	1,097,255	216,097
Republic of Adygeya (Adygeya)	19,732	1,287	74	0	1,003	59	791	26	17,296	1,203
Republic of Kalmykia	8,410	874	78	0	465	111	162	0	7,387	763
Krasnodar Territory	645,688	130,917	11,423	234	59,065	9,065	57,946	17,527	479,517	103,713
Astrakhan Region	78,208	12,891	1,274	27	8,819	1,697	2,813	2,208	63,672	8,901
Volgograd Region	229,491	40,278	3,487	361	20,465	4,407	18,226	1,189	182,963	32,381
Rostov Region	460,877	105,723	7,801	174	52,909	20,523	40,105	10,749	346,419	69,136
NORTH CAUCASIAN FEDERAL DISTRICT	407,362	62,622	8,359	7	52,782	7,083	30,946	10,321	304,032	39,682
Republic of Dagestan	59,492	3,878	218	0	9,728	992	1,276	0	46,924	2,807
Republic of Ingushetia	9,212	444	61	0	4,449	76	264	0	4,327	367
Kabardino-Balkar Republic	33,270	5,254	295	1	4,685	114	1,941	282	25,543	3,370
Karachay-Cherkess Republic	15,753	1,107	228	0	2,448	41	701	3	11,993	972
Republic of North Ossetia – Alania	34,940	2,620	507	1	3,064	111	1,026	0	29,826	2,363
Chechen Republic	28,004	4,979	734	0	5,803	2,486	9,711	1,603	11,453	455
Stavropol Territory	226,692	44,340	6,318	5	22,605	3,262	16,026	8,433	173,967	29,348

Table 6.3.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	3,617,794	868,990	42,505	597	442,680	79,416	555,915	224,725	2,473,937	505,547
Republic of Bashkortostan	421,301	62,464	4,335	79	29,688	5,473	106,593	5,719	258,732	47,616
Mari El Republic	54,284	6,827	371	9	5,456	295	6,465	2,754	38,071	3,708
Republic of Mordovia	61,666	6,201	1,135	7	4,909	445	6,569	434	47,914	4,377
Republic of Tatarstan (Tatarstan)	741,328	195,509	8,570	67	122,581	19,274	186,031	52,721	401,638	90,145
Udmurt Republic	145,166	22,034	901	2	21,764	3,258	18,943	1,286	101,280	14,633
Chuvash Republic – Chuvashia	103,532	15,684	411	0	7,350	930	10,436	2,083	83,753	11,478
Perm Territory	313,010	103,082	2,144	16	35,793	7,423	37,867	36,223	230,908	58,757
Kirov Region	111,623	11,796	897	0	9,522	614	9,332	1,988	88,832	9,097
Nizhny Novgorod Region	488,315	94,846	12,945	410	72,219	7,266	56,064	9,693	338,456	66,007
Orenburg Region	166,136	27,088	1,922	0	15,983	2,242	18,449	3,930	126,363	20,419
Penza Region	112,045	11,493	2,641	0	9,538	816	7,221	1,106	90,422	8,874
Samara Region	542,659	255,564	2,137	2	68,227	24,332	68,019	101,645	383,866	126,563
Saratov Region	236,672	41,765	2,047	4	21,311	4,318	16,496	4,298	193,306	32,957
Ulyanovsk Region	120,056	14,638	2,049	0	18,339	2,728	7,428	845	90,399	10,915
URALS FEDERAL DISTRICT	2,027,761	531,673	20,246	391	393,926	38,396	308,950	106,102	1,259,866	367,833
Kurgan Region	49,905	4,580	680	1	3,160	228	5,016	462	39,890	3,868
Sverdlovsk Region	712,877	153,646	9,908	154	120,857	22,090	80,187	17,064	479,782	111,997
Tyumen Region	883,921	261,263	3,673	21	226,069	5,878	178,391	49,356	462,394	194,570
Khanty-Mansi Autonomous Area – Yugra	389,863	174,401	1,277	2	55,962	641	99,054	10,029	226,176	152,497
Yamal-Nenets Autonomous Area	131,262	8,768	678	0	39,156	39	9,815	593	79,733	8,130
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	362,796	78,094	1,718	20	130,951	5,199	69,522	38,735	156,485	33,943
Chelyabinsk Region	381,057	112,184	5,985	215	43,839	10,200	45,355	39,220	277,801	57,398
SIBERIAN FEDERAL DISTRICT	1,857,552	429,562	30,157	2,034	209,847	36,158	178,700	153,748	1,396,432	228,069
Altai Republic	8,691	485	119	0	662	126	601	10	7,075	345
Republic of Buryatia	52,356	21,307	782	0	5,920	2,385	3,007	12,037	40,614	5,760
Republic of Tuva	7,669	357	161	0	471	15	131	102	6,546	240
Republic of Khakassia	30,920	2,479	640	0	2,410	43	1,255	0	25,158	2,378
Altai Territory	165,613	27,324	2,587	17	14,573	1,435	15,331	7,733	129,844	17,847
Trans-Baikal Territory	64,994	4,626	764	0	4,877	299	5,646	532	51,928	3,776
Krasnoyarsk Territory	311,678	50,324	8,910	1,243	42,482	4,159	30,775	8,291	220,092	35,494

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

1	2	3	4	5	6	7	8	9	10	11
Irkutsk Region	250,240	121,536	3,862	21	24,593	4,266	34,740	87,610	181,891	28,477
Kemerovo Region	230,657	41,774	2,026	0	17,033	2,413	19,184	4,748	189,333	32,490
Novosibirsk Region	423,417	99,452	5,976	520	58,721	19,148	38,639	17,766	311,644	60,375
Omsk Region	179,452	31,558	2,210	0	17,712	1,138	16,070	5,946	139,618	23,599
Tomsk Region	131,864	28,341	2,122	231	20,392	731	13,323	8,974	92,688	17,287
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>1,052,789</b>	<b>314,482</b>	<b>16,325</b>	<b>212</b>	<b>111,874</b>	<b>24,756</b>	<b>184,204</b>	<b>170,242</b>	<b>715,595</b>	<b>117,681</b>
Republic of Sakha (Yakutia)	125,663	9,286	3,514	23	15,188	354	22,461	3,145	79,696	5,731
Kamchatka Territory	67,983	13,313	1,512	0	8,752	2,648	3,957	2,010	52,092	8,645
Primorye Territory	283,286	99,507	3,589	151	36,697	9,827	24,542	40,875	213,179	47,980
Khabarovsk Territory	222,236	123,986	3,110	25	21,177	2,557	17,121	91,734	177,235	29,416
Amur Region	85,627	10,046	1,368	10	6,501	376	10,409	2,895	64,541	6,273
Magadan Region	37,998	20,855	398	2	2,982	1,700	3,272	15,229	30,402	3,893
Sakhalin Region	206,172	35,904	1,954	0	18,289	7,265	101,026	14,081	79,873	14,481
Jewish Autonomous Region	11,182	1,143	78	0	616	29	307	196	9,896	897
Chukotka Autonomous Area	12,642	443	801	0	1,672	1	1,107	77	8,681	365
<b>CRIMEA FEDERAL DISTRICT</b>	<b>87,954</b>	<b>12,236</b>	<b>7,891</b>	<b>10</b>	<b>19,881</b>	<b>1,579</b>	<b>4,029</b>	<b>455</b>	<b>53,746</b>	<b>9,337</b>
Republic of Crimea	70,667	8,447	7,093	2	16,589	1,366	3,332	359	41,766	5,898
Sevastopol	17,287	3,789	798	9	3,292	213	697	96	11,980	3,439
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>10,786</b>	<b>67,239</b>	<b>0</b>	<b>2</b>	<b>2,291</b>	<b>40,384</b>	<b>7,942</b>	<b>10,078</b>	<b>537</b>	<b>7,980</b>

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

Table 6.3.2

Budget Funds in Accounts of Credit Institutions<sup>1</sup>

(millions of rubles)

1	31.12.2015			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
THE RUSSIAN FEDERATION	365.9	284.0	65,815.5	73.6
<b>CENTRAL FEDERAL DISTRICT</b>	<b>365.7</b>	<b>206.6</b>	<b>61,254.8</b>	<b>58.7</b>
Belgorod Region	0.0	0.0	0.4	4.8
Bryansk Region	0.0	0.0	10.4	0.0
Vladimir Region	0.0	0.0	0.3	1.6
Voronezh Region	0.0	0.0	6.5	5.6
Ivanovo Region	0.0	0.0	1.9	0.0
Kaluga Region	0.0	0.0	15.5	0.0
Kostroma Region	0.0	0.0	0.0	0.0
Kursk Region	0.0	0.0	0.0	0.0
Lipetsk Region	0.0	0.0	0.9	0.0
Moscow Region	0.0	1.4	236.7	0.0
Orel Region	0.0	0.0	0.0	0.0
Ryazan Region	0.0	0.0	0.0	0.0
Smolensk Region	0.0	0.0	2.5	0.0
Tambov Region	0.0	0.0	0.0	0.0
Tver Region	0.0	0.0	23.2	0.0
Tula Region	0.0	0.0	0.0	0.0
Yaroslavl Region	0.0	0.0	8.9	0.0
Moscow	365.7	205.3	60,947.6	46.7
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>0.0</b>	<b>0.2</b>	<b>474.9</b>	<b>0.7</b>
Republic of Karelia	0.0	0.0	2.5	0.0
Republic of Komi	0.0	0.0	18.0	0.0
Arkhangelsk Region	0.0	0.2	2.1	0.0
Nenets Autonomous Area	0.0	0.0	0.0	0.0
Arkhangelsk Region, excluding Nenets Autonomous Area	0.0	0.2	2.1	0.0
Vologda Region	0.0	0.0	13.8	0.0
Kaliningrad Region	0.0	0.0	1.5	0.0
Leningrad Region	0.0	0.0	0.0	0.0
Murmansk Region	0.0	0.0	0.0	0.0
Novgorod Region	0.0	0.0	0.0	0.7
Pskov Region	0.0	0.0	0.0	0.0
Saint Petersburg	0.0	0.0	437.0	0.0
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>0.0</b>	<b>0.6</b>	<b>16.1</b>	<b>0.4</b>
Republic of Adygeya (Adygeya)	0.0	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0	0.0
Krasnodar Territory	0.0	0.0	15.8	0.4
Astrakhan Region	0.0	0.6	0.2	0.0
Volgograd Region	0.0	0.0	0.0	0.0
Rostov Region	0.0	0.0	0.0	0.0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>0.0</b>	<b>0.0</b>	<b>138.4</b>	<b>0.0</b>
Republic of Daghestan	0.0	0.0	0.0	0.0
Republic of Ingushetia	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	0.0	0.0	0.0	0.0
Karachay-Cherkess Republic	0.0	0.0	0.0	0.0
Republic of North Ossetia – Alania	0.0	0.0	0.0	0.0
Chechen Republic	0.0	0.0	0.0	0.0
Stavropol Territory	0.0	0.0	138.4	0.0

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

1	2	3	4	5
<b>VOLGA FEDERAL DISTRICT</b>	0.0	0.0	3,111.0	0.0
Republic of Bashkortostan	0.0	0.0	77.7	0.0
Mari El Republic	0.0	0.0	0.0	0.0
Republic of Mordovia	0.0	0.0	211.6	0.0
Republic of Tatarstan (Tatarstan)	0.0	0.0	2,597.6	0.0
Udmurt Republic	0.0	0.0	5.8	0.0
Chuvash Republic – Chuvashia	0.0	0.0	2.9	0.0
Perm Territory	0.0	0.0	69.8	0.0
Kirov Region	0.0	0.0	19.3	0.0
Nizhny Novgorod Region	0.0	0.0	79.3	0.0
Orenburg Region	0.0	0.0	22.8	0.0
Penza Region	0.0	0.0	24.1	0.0
Samara Region	0.0	0.0	0.1	0.0
Saratov Region	0.0	0.0	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.0	0.0
<b>URALS FEDERAL DISTRICT</b>	0.0	72.5	407.2	0.1
Kurgan Region	0.0	0.0	0.0	0.0
Sverdlovsk Region	0.0	0.0	85.1	0.0
Tyumen Region	0.0	72.5	294.3	0.1
Khanty-Mansi Autonomous Area – Yugra	0.0	0.0	157.3	0.0
Yamal-Nenets Autonomous Area	0.0	0.0	120.1	0.1
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	0.0	72.5	16.9	0.0
Chelyabinsk Region	0.0	0.0	27.8	0.0
<b>SIBERIAN FEDERAL DISTRICT</b>	0.1	3.7	73.4	0.0
Altai Republic	0.0	0.0	0.0	0.0
Republic of Buryatia	0.0	3.2	0.0	0.0
Republic of Tuva	0.0	0.1	0.0	0.0
Republic of Khakassia	0.0	0.0	0.0	0.0
Altai Territory	0.0	0.0	0.4	0.0
Trans-Baikal Territory	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	0.0	0.0	0.1	0.0
Irkutsk Region	0.0	0.2	7.8	0.0
Kemerovo Region	0.0	0.0	0.0	0.0
Novosibirsk Region	0.1	0.2	63.7	0.0
Omsk Region	0.0	0.0	0.6	0.0
Tomsk Region	0.0	0.0	0.9	0.0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	0.0	0.4	185.2	13.7
Republic of Sakha (Yakutia)	0.0	0.0	78.6	0.0
Kamchatka Territory	0.0	0.1	0.0	0.0
Primorye Territory	0.0	0.4	23.4	0.0
Khabarovsk Territory	0.0	0.0	0.0	0.0
Amur Region	0.0	0.0	8.3	0.0
Magadan Region	0.0	0.0	0.4	13.6
Sakhalin Region	0.0	0.0	74.5	0.2
Jewish Autonomous Region	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0
<b>CRIMEA FEDERAL DISTRICT</b>	0.0	0.0	154.6	0.0
Republic of Crimea	0.0	0.0	146.8	0.0
Sevastopol	0.0	0.0	7.8	0.0

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



## 6.4. Funds Allocations

Table 6.4.1

Volume of Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use<sup>1</sup>

1	31.12.2015												
	2	of which											13
		3	4	5	6	7	8	9	10	11	12		
	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	29,995,671	602,549	534,842	7,434,381	769,002	639,811	1,269,041	1,150,585	7,150,232	1,607,196	4,010,798	5,362,076	
CENTRAL FEDERAL DISTRICT	18,012,375	196,751	190,120	4,508,486	167,804	268,536	659,307	567,696	4,251,124	1,162,689	3,557,717	2,672,266	
Belgorod Region	215,165	1,594	0	88,385	1,305	52,290	6,135	1,542	38,957	1,466	1,725	21,767	
Bryansk Region	62,989	22	22	25,110	185	8,886	1,934	335	7,240	1,823	3,157	14,296	
Vladimir Region	264,795	57	0	212,817	5,754	1,898	2,255	521	14,020	1,848	572	25,053	
Voronezh Region	217,150	489	17	44,616	4,088	37,682	8,224	6,418	59,869	9,888	9,456	36,419	
Ivanovo Region	41,798	0	0	9,044	2,273	396	1,246	465	9,938	2,127	678	15,631	
Kaluga Region	105,393	1,669	0	32,715	4,110	6,450	7,344	290	23,768	6,171	5,476	17,399	
Kostroma Region	48,805	4	0	7,834	201	1,055	239	456	27,190	519	1,453	9,855	
Kursk Region	79,315	0	0	22,337	2,032	22,335	1,917	258	17,352	1,636	508	10,939	
Lipetsk Region	111,959	0	0	39,724	681	26,737	3,043	306	15,389	2,879	3,927	19,273	
Moscow Region	2,450,335	1,472	600	564,768	34,208	15,206	63,753	17,015	855,261	83,432	167,456	647,764	
Orel Region	67,616	2	0	10,860	1,770	8,181	1,289	2,018	29,606	844	1,325	11,721	
Ryazan Region	66,429	99	44	25,117	606	4,456	2,641	464	16,207	961	1,153	14,726	
Smolensk Region	66,403	1	0	42,607	662	675	1,700	635	9,458	252	679	9,734	
Tambov Region	68,883	0	0	17,910	2,130	20,127	2,043	208	12,049	1,743	133	12,539	
Tver Region	48,466	128	0	13,962	183	6,058	2,107	159	14,626	918	1,485	8,840	
Tula Region	621,868	590	0	487,533	30,183	4,996	7,265	760	32,399	17,280	8,326	32,537	
Yaroslavl Region	144,498	651	0	53,254	8,555	2,361	3,919	2,574	20,625	1,761	12,449	38,349	
Moscow	13,330,507	189,973	189,436	2,809,893	68,879	48,748	542,253	533,272	3,047,168	1,027,139	3,337,758	1,725,423	

(millions of rubles)

Table 6.4.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	2,633,200	7,067	3,024	492,538	75,279	25,679	195,930	288,447	600,870	72,617	120,860	753,913
Republic of Karelia	76,805	768	258	6,400	3,056	641	233	219	4,633	217	1,235	59,405
Republic of Komi	43,258	2,550	2,468	6,402	5,047	410	5,438	873	6,790	855	447	14,447
Arkhangel'sk Region	98,589	266	2	46,559	2,204	1,176	853	1,539	14,880	813	1,127	29,172
Nenets Autonomous Area	111	2	2	58	4	0	4	0	21	8	0	15
Arkhangel'sk Region, excluding Nenets Autonomous Area	98,478	265	0	46,501	2,200	1,176	849	1,539	14,859	805	1,127	29,157
Vologda Region	87,199	0	0	19,902	3,959	1,430	2,015	1,509	18,949	2,072	2,324	35,039
Kaliningrad Region	101,733	0	0	37,598	3,504	4,618	2,936	1,330	28,184	1,756	6,366	15,440
Leningrad Region	184,564	821	0	33,369	8,503	12,278	45,109	2,290	38,061	3,864	2,726	37,542
Murmansk Region	37,436	2,114	0	1,027	5,246	70	404	418	5,539	2,202	6,751	13,665
Novgorod Region	39,457	2	0	15,422	1,818	3,173	756	191	7,065	294	290	10,448
Pskov Region	13,043	274	269	2,819	625	665	888	232	1,517	489	919	4,615
Saint Petersburg	1,951,115	272	28	323,040	41,318	1,218	137,298	279,845	475,252	60,055	98,676	534,141
SOUTHERN FEDERAL DISTRICT	1,692,790	3,313	2,864	346,813	31,318	105,257	60,638	45,184	664,473	36,845	62,159	336,789
Republic of Adygeya (Adygeya)	14,526	20	0	3,798	15	1,986	2,210	92	3,282	128	469	2,526
Republic of Kalmykia	6,617	0	0	2	0	663	116	18	5,419	1	291	107
Krasnodar Territory	1,023,732	60	14	115,087	20,744	66,817	36,071	37,911	478,732	26,319	46,831	195,161
Astrakhan Region	17,401	124	124	2,780	0	458	2,796	54	7,618	1,140	647	1,784
Volgograd Region	148,658	564	494	57,356	1,483	9,108	5,029	1,756	36,515	2,345	1,311	33,191
Rostov Region	481,856	2,545	2,232	167,790	9,077	26,225	14,416	5,353	132,908	6,914	12,610	104,020
NORTH CAUCASIAN FEDERAL DISTRICT	222,566	889	747	40,007	18,467	31,672	13,420	1,461	72,292	3,569	2,868	37,923
Republic of Dagestan	10,652	16	0	711	32	635	1,250	43	3,071	53	623	4,217
Republic of Ingushetia	1,471	0	0	1,101	0	0	15	0	99	0	0	256
Kabardino-Balkar Republic	8,194	0	0	1,646	0	2,290	698	31	2,785	127	111	506
Karachay-Cherkess Republic	30,532	5	0	3,725	1,336	1,097	4,500	37	19,296	100	179	258
Republic of North Ossetia – Alania	8,896	634	524	3,107	2	1,089	1,354	69	1,647	199	134	660
Chechen Republic	5,606	223	223	970	0	2,220	574	72	1,318	33	36	159
Stavropol Territory	157,217	10	0	28,746	17,097	24,342	5,030	1,208	44,077	3,056	1,784	31,866
VOLGA FEDERAL DISTRICT	3,322,708	31,557	17,114	1,170,417	223,009	119,500	143,079	67,058	646,867	185,340	143,948	591,934
Republic of Bashkortostan	412,902	4,041	1,689	160,738	3,233	14,696	14,730	7,854	74,072	8,730	33,247	91,561
Mari El Republic	40,006	9	0	4,939	2,144	14,520	1,885	191	5,280	129	392	10,518
Republic of Mordovia	47,842	0	0	17,428	190	6,669	2,630	167	7,548	5,879	884	6,450

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)	811,975	12,434	11,551	329,110	13,265	23,180	33,328	6,076	129,933	108,184	42,683	113,782
Udmurt Republic	100,410	45	45	35,428	882	6,631	6,736	786	16,225	2,971	1,636	29,070
Chuvash Republic – Chuvashia	60,005	13	0	23,541	1,094	1,871	4,448	449	9,354	3,399	1,563	14,273
Perm Territory	197,691	472	454	75,003	1,549	1,270	9,040	1,559	56,527	5,335	7,119	39,817
Kirov Region	56,397	1	0	13,260	846	2,949	2,370	1,060	17,078	1,530	532	16,761
Nizhny Novgorod Region	624,754	462	330	274,901	37,824	7,589	12,946	12,761	116,492	23,389	5,312	133,079
Orenburg Region	112,711	10,292	707	17,713	983	3,587	9,431	6,125	29,989	1,769	3,243	29,580
Penza Region	71,386	136	0	17,616	4,059	17,552	3,559	2,509	10,913	2,392	2,421	10,229
Samara Region	547,558	3,296	2,074	127,020	150,912	8,050	30,492	25,397	103,533	13,661	34,657	50,541
Saratov Region	149,815	297	264	27,367	5,595	9,400	7,757	1,518	53,925	4,265	5,404	34,288
Ulyanovsk Region	89,266	60	0	46,355	435	1,535	3,729	608	15,997	3,709	4,855	11,984
URALS FEDERAL DISTRICT	1,812,188	248,571	234,361	455,327	29,288	35,953	96,903	109,803	336,039	59,471	63,318	377,517
Kurgan Region	34,052	8	0	11,092	2,079	1,659	1,345	110	4,344	190	755	12,470
Sverdlovsk Region	616,581	1,500	15	184,501	12,036	4,614	31,084	20,393	174,282	21,035	35,044	132,091
Tyumen Region	752,810	242,680	234,346	133,515	9,533	9,667	53,076	86,357	69,722	29,642	15,608	103,011
Khanty-Mansi Autonomous Area – Yugra	135,198	40,460	32,176	973	1,096	1,335	19,835	28,120	12,677	3,214	3,374	24,114
Yamal-Nenets Autonomous Area	180,730	139,522	139,497	349	9	12	6,588	594	22,586	529	1,069	9,472
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	436,882	62,698	62,673	132,193	8,428	8,320	26,653	57,643	34,458	25,899	11,165	69,425
Chelyabinsk Region	408,745	4,384	0	126,218	5,640	20,012	11,398	2,942	87,691	8,604	11,911	129,945
SIBERIAN FEDERAL DISTRICT	1,711,132	87,968	77,490	353,530	146,077	37,573	78,085	32,640	406,152	70,107	37,086	461,912
Altai Republic	17,349	208	208	1,352	398	161	814	33	8,576	275	182	5,350
Republic of Buryatia	22,038	232	2	5,463	2	2,174	2,095	222	6,697	593	188	4,373
Republic of Tuva	2,751	1,004	701	34	104	88	36	115	619	11	26	715
Republic of Khakassia	13,378	2,649	2,505	329	1,162	199	810	241	4,191	93	463	3,243
Altai Territory	142,705	15	0	24,887	7,519	7,361	7,828	1,755	34,233	1,214	911	56,983
Trans-Baikal Territory	25,493	3,073	0	1,087	7,257	106	1,532	58	7,529	423	297	4,131
Krasnoyarsk Territory	344,847	4,629	966	133,823	27,118	5,787	14,926	8,344	53,005	24,905	13,156	59,152
Irkutsk Region	219,742	17,868	15,563	19,534	38,020	4,428	14,410	4,604	44,112	4,141	3,105	69,520
Kemerovo Region	329,938	54,957	54,427	85,874	28,787	1,914	3,090	2,781	63,797	15,929	3,997	68,811
Novosibirsk Region	309,755	1,814	1,600	37,488	16,455	5,358	21,113	10,499	116,610	7,656	11,418	81,344
Omsk Region	148,667	0	0	28,086	13,865	7,747	4,678	1,539	37,738	12,011	2,327	40,677
Tomsk Region	134,467	1,518	1,518	15,573	5,391	2,251	6,753	2,450	29,044	2,858	1,016	67,613

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	560,828	23,508	6,197	64,827	77,458	14,916	20,847	36,587	166,851	14,997	21,555	119,281
Republic of Sakha (Yakutia)	64,317	10,894	5,534	2,823	8,644	493	2,274	7,955	14,007	6,453	2,201	8,574
Kamchatka Territory	22,594	0	0	793	4,177	137	739	1,211	3,965	3,703	3,470	4,399
Primorye Territory	241,415	227	59	46,201	17,686	6,151	5,836	12,832	71,046	1,720	8,667	71,049
Khabarovsk Territory	135,257	1,738	0	9,532	36,549	4,670	5,676	3,736	49,763	2,280	5,813	15,500
Amur Region	23,803	1,571	300	4,022	2,483	3,188	1,426	633	5,622	126	92	4,639
Magadan Region	28,143	8,365	0	370	2,685	49	505	7,002	5,276	27	598	3,267
Sakhalin Region	30,253	272	213	950	3,341	128	3,545	2,403	7,908	681	678	10,347
Jewish Autonomous Region	2,353	0	0	137	35	101	167	19	357	7	25	1,506
Chukotka Autonomous Area	12,692	441	90	0	1,857	0	679	796	8,908	0	12	0
CRIMEA FEDERAL DISTRICT	27,883	2,926	2,926	2,436	303	725	834	1,709	5,564	1,559	1,287	10,542
Republic of Crimea	24,426	2,926	2,926	2,137	246	568	803	1,700	5,374	1,294	989	8,389
Sevastopol	3,457	0	0	299	57	157	30	9	189	265	297	2,153

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

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

Table 6.4.2

**Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use<sup>1</sup>**

(millions of rubles)

	31.12.2015												
	total	3	4	5	6	7	8	9	10	11	12	13	
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	4,240,595	603,207	434,781	1,222,302	2,127	22,577	107,191	142,713	687,776	541,516	868,129	43,056	
CENTRAL FEDERAL DISTRICT	2,231,872	225,025	221,564	193,006	1,364	14,018	84,712	79,540	409,548	480,156	714,838	29,665	
Belgorod Region	8,801	1,795	0	6,824	0	0	0	0	182	0	0	0	
Bryansk Region	7,645	0	0	0	0	7,535	0	0	29	80	0	0	
Vladimir Region	4,354	0	0	4,325	0	0	0	0	0	0	0	29	
Voronezh Region	38,104	0	0	17,819	0	1,051	0	0	17,269	0	1,966	0	
Ivanovo Region	1,976	0	0	889	0	0	1,088	0	0	0	0	0	
Kaluga Region	8,080	0	0	327	709	3,100	468	309	0	285	3	2,880	
Kostroma Region	2,692	0	0	2,410	0	0	0	0	282	0	0	0	
Kursk Region	448	0	0	0	0	346	0	7	76	0	20	0	
Lipetsk Region	20,459	0	0	20,330	0	74	56	0	0	0	0	0	
Moscow Region	91,789	0	0	10,511	0	790	2,520	16,517	18,365	16,365	24,378	2,341	
Orel Region	4,544	0	0	4,443	0	0	0	0	22	0	48	32	
Ryazan Region	629	51	0	69	0	0	0	0	322	0	0	188	
Smolensk Region	13,605	0	0	13,563	0	0	0	42	0	0	0	0	
Tambov Region	426	0	0	364	0	62	0	0	0	0	0	0	
Tver Region	3,566	0	0	3,176	20	0	10	0	113	249	0	0	
Tula Region	26,312	0	0	19,349	0	55	0	0	0	0	4,810	2,098	
Yaroslavl Region	3,056	0	0	1,201	0	0	37	20	143	486	1,169	0	
Moscow	1,995,386	223,179	221,564	87,406	636	1,006	80,534	62,645	372,746	462,692	682,445	22,098	



Table 6.4.2 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	96,509	22,955	0	50,182	0	0	73	0	663	4,321	18,314	1
Udmurt Republic	146	0	0	146	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	2,342	0	0	2,342	0	0	0	0	0	0	0	0
Perm Territory	26,540	1,860	1,860	24,680	0	0	0	0	0	0	0	0
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	16,971	0	0	14,875	0	0	450	1,501	24	93	14	14
Orenburg Region	18,794	1,050	1,050	13,941	0	0	0	1,763	0	0	2,041	0
Penza Region	3,825	3	0	1,420	0	95	0	0	2,007	0	301	0
Samara Region	8,007	0	0	2,265	0	0	1,078	125	3,466	0	0	1,072
Saratov Region	9,840	729	729	277	0	0	69	0	6,689	2,041	35	0
Ulyanovsk Region	9,721	0	0	3,637	0	0	729	5,284	0	71	0	0
URALS FEDERAL DISTRICT	667,318	68,506	52,704	446,690	0	0	396	13,310	40,207	17,953	80,175	80
Kurgan Region	2,389	0	0	1,912	0	0	0	0	339	138	0	0
Sverdlovsk Region	330,150	187	0	309,348	0	0	164	0	636	17,450	2,364	0
Tyumen Region	303,673	54,162	52,704	118,957	0	0	232	13,310	38,757	364	77,810	80
Khanty-Mansi Autonomous Area – Yugra	43,991	30,624	30,624	0	0	0	0	13,310	0	0	0	57
Yamal-Nenets Autonomous Area	78,042	0	0	0	0	0	232	0	0	0	77,810	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	181,639	23,538	22,080	118,957	0	0	0	0	38,757	364	0	23
Chelyabinsk Region	31,106	14,158	0	16,473	0	0	0	0	476	0	0	0
SIBERIAN FEDERAL DISTRICT	291,506	180,668	136,725	75,929	0	1,023	14,588	4,409	2,846	10,848	364	832
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	213	213	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	4,244	4,244	2,216	0	0	0	0	0	0	0	0	0
Republic of Khakassia	75	0	0	75	0	0	0	0	0	0	0	0
Altai Territory	4,373	0	0	0	0	0	0	4,373	0	0	0	0
Trans-Baikal Territory	22,661	22,627	0	0	0	0	0	0	0	0	34	0
Krasnoyarsk Territory	81,058	18,863	0	50,963	0	0	0	0	67	10,622	51	492
Irkutsk Region	39,219	13,330	13,119	9,723	0	908	14,577	36	26	0	280	340
Kemerovo Region	137,133	121,390	121,390	13,592	0	115	0	0	2,037	0	0	0
Novosibirsk Region	2,466	0	0	1,577	0	0	12	0	651	226	0	0
Omsk Region	18	0	0	0	0	0	0	0	18	0	0	0
Tomsk Region	47	0	0	0	0	0	0	0	47	0	0	0

Table 6.4.2 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	100,826	72,670	0	7,114	0	3,961	756	1,540	7,838	2,422	3,024	1,501
Republic of Sakha (Yakutia)	47,715	43,654	0	3,382	0	0	292	9	86	292	0	0
Kamchatka Territory	322	183	0	139	0	0	0	0	0	0	0	0
Primorye Territory	15,838	0	0	2,817	0	629	0	1,531	7,739	27	1,728	1,368
Khabarovsk Territory	31,050	26,318	0	755	0	3,332	465	0	0	39	141	0
Amur Region	922	0	0	21	0	0	0	0	0	900	0	0
Magadan Region	1,823	669	0	0	0	0	0	0	0	0	1,154	0
Sakhalin Region	1,311	0	0	0	0	0	0	0	13	1,164	0	133
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	1,846	1,846	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	1,256	0	0	23	0	0	0	42	145	0	1,045	0
Republic of Crimea	1,256	0	0	23	0	0	0	42	145	0	1,045	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0

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

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

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



Table 6.4.3

**Debt on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs,  
by Economic Activities and Fund Use<sup>1</sup>**

		31.12.2015												
		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	20,888,976	807,948	627,527	4,563,128	1,027,962	1,413,640	1,592,331	1,211,863	3,699,186	2,948,539	3,471,793	152,586		
CENTRAL FEDERAL DISTRICT	10,756,613	208,257	141,948	1,268,651	381,147	534,412	895,546	646,044	1,954,967	2,050,844	2,742,908	73,836		
Belgorod Region	248,187	2,807	0	81,322	721	108,620	9,003	5,204	33,459	4,306	2,014	731		
Bryansk Region	77,680	22	22	22,423	267	35,409	990	667	8,788	6,886	1,428	801		
Vladimir Region	87,898	39	2	50,219	3,364	10,952	3,154	1,120	11,262	4,591	2,197	999		
Voronezh Region	267,303	594	0	54,332	2,541	69,259	5,539	3,910	46,270	43,193	40,631	1,032		
Ivanovo Region	35,906	13	1	11,279	682	1,524	1,345	828	11,114	6,860	1,588	672		
Kaluga Region	124,987	1,474	2	53,832	3,392	18,358	7,687	1,220	11,347	17,156	9,870	651		
Kostroma Region	31,811	48	0	9,089	174	2,402	927	838	12,919	3,642	1,399	374		
Kursk Region	158,337	54,814	0	21,330	593	55,990	1,977	1,013	18,927	2,009	1,186	498		
Lipetsk Region	102,498	35	0	31,341	501	38,289	3,622	1,150	12,707	7,563	6,581	709		
Moscow Region	1,157,736	1,647	820	218,483	49,304	32,914	76,902	25,337	265,736	166,044	302,974	18,394		
Orel Region	57,611	4	0	10,186	448	22,609	930	2,528	17,481	1,891	1,281	253		
Ryazan Region	83,157	150	86	37,147	412	20,088	3,079	1,374	13,599	4,410	2,210	688		
Smolensk Region	62,018	0	0	27,175	560	9,869	2,546	1,457	14,622	3,472	2,002	315		
Tambov Region	87,235	0	0	31,108	931	43,104	2,119	1,391	5,513	2,232	556	281		
Tver Region	62,692	135	0	17,811	294	19,304	2,004	1,450	17,277	2,274	1,828	317		
Tula Region	162,004	1,993	2	50,461	30,484	15,140	5,012	2,798	18,113	18,586	16,790	2,626		
Yaroslavl Region	126,022	75	25	57,189	14,160	14,364	5,948	1,531	17,030	6,008	8,551	1,167		
Moscow	7,823,531	144,407	140,988	483,923	272,318	16,216	762,764	592,228	1,418,802	1,749,722	2,339,823	43,329		

(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	2,188,840	9,757	5,041	698,729	98,288	93,158	196,642	253,478	421,355	186,361	216,319	14,752
Republic of Karelia	30,545	1,931	437	9,747	2,912	2,487	376	558	4,105	3,349	4,874	207
Republic of Komi	26,206	4,097	4,055	4,619	1,679	729	1,820	1,269	7,329	3,323	971	370
Arkhangelsk Region	139,085	146	64	115,781	2,325	1,754	691	1,537	13,151	1,788	1,025	888
Nenets Autonomous Area	155	0	0	37	5	0	12	37	45	14	4	0
Arkhangelsk Region, excluding Nenets Autonomous Area	138,931	146	64	115,743	2,320	1,754	679	1,500	13,106	1,774	1,021	888
Vologda Region	80,236	0	0	43,523	1,968	9,077	2,443	1,317	14,307	3,249	3,119	1,233
Kaliningrad Region	120,539	109	0	55,702	3,212	16,698	4,350	4,266	19,371	5,392	10,636	804
Leningrad Region	189,600	691	0	66,030	20,731	29,986	24,412	4,077	23,304	10,516	8,618	1,235
Murmansk Region	28,922	2,111	0	1,045	1,860	2,023	572	474	6,253	4,594	9,512	479
Novgorod Region	33,804	19	0	14,542	812	9,690	1,361	568	5,264	546	617	384
Pskov Region	31,525	447	446	6,617	137	16,106	1,749	425	3,569	1,648	676	150
Saint Petersburg	1,508,378	206	38	381,123	62,652	4,608	158,869	238,987	324,703	151,955	176,271	9,003
SOUTHERN FEDERAL DISTRICT	1,251,481	7,074	6,019	362,669	58,773	214,003	79,059	30,028	232,993	110,333	148,516	8,033
Republic of Adygeya (Adygeya)	22,870	156	0	7,006	16	6,054	3,257	201	3,356	898	1,828	98
Republic of Kalmykia	7,096	0	0	73	7	5,157	249	121	864	183	441	1
Krasnodar Territory	660,593	566	16	132,725	25,277	119,837	41,528	20,509	125,393	69,766	121,719	3,271
Astrakhan Region	36,224	65	64	5,092	2,037	2,097	10,018	697	7,484	6,741	1,924	70
Volgograd Region	133,861	562	432	57,651	1,741	21,760	7,023	3,109	26,695	9,296	4,576	1,446
Rostov Region	390,837	5,725	5,507	160,121	29,695	59,097	16,984	5,391	69,201	23,449	18,028	3,147
NORTH CAUCASIAN FEDERAL DISTRICT	311,426	2,733	1,123	87,667	21,264	72,356	29,301	8,938	68,366	8,544	10,795	1,461
Republic of Dagestan	27,359	197	95	8,569	30	6,734	5,164	205	5,389	215	690	167
Republic of Ingushetia	6,793	50	25	4,082	0	1,243	531	37	718	131	0	0
Kabardino-Balkar Republic	38,690	62	34	10,492	55	12,254	1,516	701	10,959	1,030	1,597	23
Karachay-Cherkess Republic	27,408	241	0	9,697	996	3,082	5,955	364	6,214	308	522	29
Republic of North Ossetia – Alania	16,720	1,562	740	4,712	78	2,237	1,709	504	5,088	385	426	20
Chechen Republic	22,475	223	223	3,185	0	6,621	9,115	317	1,694	117	1,182	19
Stavropol Territory	171,981	398	6	46,931	20,105	40,186	5,312	6,809	38,303	6,357	6,377	1,203
VOLGA FEDERAL DISTRICT	2,602,416	88,293	70,383	938,885	153,843	275,404	136,281	96,177	408,191	327,645	157,608	20,089
Republic of Bashkortostan	289,696	54,689	50,007	98,855	4,423	31,647	12,285	5,636	35,547	24,960	19,802	1,853
Mari El Republic	61,666	5	0	16,237	196	35,178	2,641	521	4,033	1,422	1,184	249
Republic of Mordovia	84,720	11	0	33,557	214	26,840	2,324	837	9,622	4,300	6,862	153

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)	615,087	5,863	5,775	225,157	17,888	43,995	34,606	10,511	99,381	126,447	47,584	3,656
Udmurt Republic	103,198	9,483	9,303	48,962	324	9,374	5,637	1,459	17,187	6,212	3,329	1,232
Chuvash Republic – Chuvashia	63,879	43	0	18,639	1,052	4,418	4,542	1,505	8,975	21,704	2,527	474
Perm Territory	191,960	508	452	72,086	2,202	4,879	11,394	18,626	45,376	21,000	14,402	1,485
Kirov Region	50,155	20	0	13,788	573	14,172	2,564	1,460	12,949	3,046	930	654
Nizhny Novgorod Region	339,210	504	337	134,878	40,380	19,076	8,894	13,216	65,891	37,276	13,469	5,625
Orenburg Region	114,769	12,683	2,416	34,940	750	19,505	11,223	8,390	16,922	7,398	1,646	1,312
Penza Region	71,868	143	0	19,474	1,159	29,399	3,437	1,460	8,110	5,630	2,672	384
Samara Region	390,156	1,872	1,003	131,166	70,910	15,717	17,245	29,939	43,625	45,656	32,319	1,706
Saratov Region	140,510	1,098	1,090	43,031	13,467	14,123	16,321	1,627	31,979	11,624	6,344	895
Ulyanovsk Region	85,543	1,373	0	48,116	305	7,080	3,167	990	8,594	10,970	4,537	411
URALS FEDERAL DISTRICT	1,709,524	300,720	282,366	653,356	52,781	72,153	107,978	91,749	199,441	118,706	100,729	11,911
Kurgan Region	30,063	94	0	10,950	4,701	4,756	1,177	365	5,888	772	962	399
Sverdlovsk Region	506,668	2,935	56	246,809	12,578	11,335	37,107	22,074	96,225	46,083	27,548	3,976
Tyumen Region	770,903	282,600	281,931	179,804	28,043	12,311	57,571	65,091	49,699	41,339	51,550	2,895
Khanty-Mansi Autonomous Area – Yugra	133,096	28,403	27,969	3,220	11,867	914	25,337	22,301	13,273	8,383	18,402	997
Yamal-Nenets Autonomous Area	172,397	137,876	137,876	620	2,988	18	12,543	921	4,165	2,293	10,735	239
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	465,410	116,321	116,086	175,964	13,189	11,379	19,692	41,869	32,261	30,663	22,414	1,659
Chelyabinsk Region	401,889	15,092	380	215,793	7,459	43,751	12,124	4,220	47,629	30,512	20,668	4,641
SIBERIAN FEDERAL DISTRICT	1,560,438	161,900	107,828	430,558	199,894	118,889	114,397	41,002	297,465	116,503	62,360	17,469
Altai Republic	13,167	431	272	1,985	435	440	917	116	7,499	822	400	123
Republic of Buryatia	49,846	753	2	26,499	30	3,053	4,188	798	10,748	1,865	1,565	347
Republic of Tuva	2,683	473	470	149	5	205	99	135	1,397	80	119	22
Republic of Khakassia	14,134	2,400	2,355	936	620	1,482	790	487	3,734	1,340	2,234	112
Altai Territory	117,273	28	0	36,269	2,617	32,055	5,733	1,638	29,104	4,999	2,845	1,985
Trans-Baikal Territory	19,892	1,680	0	1,316	4,449	417	1,718	974	7,640	720	815	162
Krasnoyarsk Territory	459,105	38,565	2,728	178,327	101,025	30,345	17,408	6,271	39,287	30,641	15,325	1,911
Irkutsk Region	168,197	21,735	20,260	15,265	51,162	8,183	11,902	4,802	31,385	14,523	5,906	3,334
Kemerovo Region	277,207	89,500	75,472	85,938	13,182	6,090	3,071	4,759	43,490	22,618	5,973	2,586
Novosibirsk Region	232,397	1,332	1,283	40,601	16,512	16,165	25,575	17,054	68,224	20,620	23,319	2,995
Omsk Region	132,338	0	0	26,148	8,553	14,985	37,324	1,745	25,764	12,390	2,683	2,746
Tomsk Region	74,198	5,003	4,985	17,124	1,303	5,469	5,673	2,223	29,195	5,884	1,177	1,147

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	498,966	29,213	12,820	121,240	61,843	32,795	32,675	42,802	113,969	28,427	31,481	4,521
Republic of Sakha (Yakutia)	67,212	15,078	11,785	4,597	5,688	1,374	2,888	9,148	18,021	7,275	2,804	339
Kamchatka Territory	24,951	73	0	1,573	6,586	309	580	1,269	5,515	2,355	6,556	135
Primorye Territory	191,067	784	76	88,547	10,983	11,282	11,360	11,542	40,189	5,268	9,815	1,296
Khabarovsk Territory	140,458	1,133	0	21,207	30,278	11,259	11,761	16,666	25,963	11,791	9,399	1,001
Amur Region	26,099	1,474	150	3,292	2,565	7,442	2,927	475	6,222	712	822	170
Magadan Region	16,073	10,247	499	458	1,381	101	183	1,089	2,147	168	201	98
Sakhalin Region	23,579	324	279	1,178	3,606	539	2,485	2,467	9,022	807	1,716	1,436
Jewish Autonomous Region	2,889	0	0	388	14	490	190	77	1,524	51	107	48
Chukotka Autonomous Area	6,637	100	30	0	742	0	300	69	5,365	0	61	0
CRIMEA FEDERAL DISTRICT	9,273	0	0	1,373	128	471	451	1,645	2,439	1,177	1,077	512
Republic of Crimea	7,948	0	0	1,210	108	337	436	1,469	2,372	807	832	377
Sevastopol	1,325	0	0	164	20	134	15	176	67	370	244	135

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 Use<sup>1</sup>

	31.12.2015												
	total	of which											for settlement finality
		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			
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	8,995,639	1,282,918	760,138	2,436,747	6,742	105,150	505,142	493,593	664,996	1,922,480	1,574,557	3,314	
CENTRAL FEDERAL DISTRICT	4,592,925	152,206	135,305	454,524	4,889	67,604	426,387	185,985	431,892	1,575,112	1,291,036	3,290	
Belgorod Region	32,325	13,038	0	18,579	0	0	36	144	422	105	0	0	
Bryansk Region	49,451	0	0	31	0	48,222	0	47	1,072	80	0	0	
Vladimir Region	7,856	49	0	7,596	0	91	15	27	0	0	79	0	
Voronezh Region	72,873	0	0	46,335	0	2,222	992	94	2,225	0	21,005	0	
Ivanovo Region	2,045	0	0	653	0	0	1,338	0	46	8	0	0	
Kaluga Region	15,282	2	0	425	406	5,002	2,567	380	4,437	1,776	0	287	
Kostroma Region	12,823	0	0	8,610	0	0	0	0	965	2,977	270	0	
Kursk Region	737	0	0	7	0	346	0	7	377	0	0	0	
Lipetsk Region	26,341	0	0	25,247	0	284	72	0	298	0	441	0	
Moscow Region	419,639	0	0	21,087	0	2,155	32,765	78,656	30,652	150,693	103,554	77	
Orel Region	2,058	0	0	1,819	0	0	0	0	154	0	85	0	
Ryazan Region	5,111	46	0	953	0	222	3,364	0	525	0	0	0	
Smolensk Region	12,755	0	0	12,379	0	0	0	180	145	50	0	0	
Tambov Region	6,639	0	0	3,200	0	75	3,365	0	0	0	0	0	
Tver Region	18,283	0	0	13,892	0	569	0	0	293	3,296	233	0	
Tula Region	37,951	0	0	17,738	0	533	0	19	215	733	18,712	1	
Yaroslavl Region	7,363	4,037	4,037	1,372	0	3	111	0	124	1,427	289	0	
Moscow	3,863,393	135,034	131,268	274,599	4,482	7,880	381,763	106,433	389,942	1,413,966	1,146,369	2,925	

(millions of rubles)



Table 6.4.4 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	217,033	121,776	1,774	54,556	0	0	73	78	2,335	19,517	18,698	0
Udmurt Republic	184,356	182,301	182,301	146	0	0	0	0	153	7	1,749	0
Chuvash Republic – Chuvashia	6,522	0	0	3,055	0	0	3,438	0	29	0	0	0
Perm Territory	266,641	8,484	3,081	249,500	0	4,805	1,475	0	1,586	433	358	0
Kirov Region	2,185	0	0	0	0	0	0	0	0	2,185	0	0
Nizhny Novgorod Region	45,926	0	0	28,769	0	0	2,525	13,103	1,160	263	107	0
Orenburg Region	58,981	12,139	1,751	41,897	92	53	0	3,949	849	0	0	0
Penza Region	21,229	17,193	0	1,865	0	784	0	0	1,300	87	0	0
Samara Region	11,237	0	0	5,889	0	0	1,140	97	3,211	720	180	0
Saratov Region	10,368	4,012	4,012	730	0	321	0	0	2,729	2,554	22	0
Ulyanovsk Region	28,270	0	0	11,259	0	0	691	16,317	0	0	4	0
URALS FEDERAL DISTRICT	1,041,913	100,533	74,376	727,069	1,006	24	21,643	14,771	43,039	16,856	116,972	0
Kurgan Region	7,022	0	0	6,615	0	24	0	0	244	138	0	0
Sverdlovsk Region	453,605	433	0	424,357	0	0	164	34	1,797	16,348	10,471	0
Tyumen Region	459,033	74,376	74,376	207,752	1,006	0	21,248	14,737	33,406	364	106,145	0
Khanty-Mansi Autonomous Area – Yugra	55,086	40,434	40,434	324	0	0	0	14,328	0	0	0	0
Yamal-Nenets Autonomous Area	132,683	5,178	5,178	0	0	0	232	0	21,128	0	106,145	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	271,264	28,764	28,764	207,428	1,006	0	21,016	408	12,278	364	0	0
Chelyabinsk Region	122,253	25,725	0	88,345	0	0	231	0	7,592	5	355	0
SIBERIAN FEDERAL DISTRICT	720,936	298,194	234,426	294,491	0	3,663	14,643	9	8,140	100,862	934	0
Altai Republic	1,199	0	0	0	0	0	0	0	871	276	52	0
Republic of Buryatia	1,197	167	0	90	0	941	0	0	0	0	0	0
Republic of Tuva	2,516	2,516	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	16,926	799	0	15,360	0	0	0	0	0	662	105	0
Altai Territory	6,443	3,855	0	411	0	960	0	0	231	938	47	0
Trans-Baikal Territory	15,899	15,572	0	305	0	0	15	0	9	0	0	0
Krasnoyarsk Territory	304,809	37,215	0	175,193	0	0	0	0	172	91,978	251	0
Irkutsk Region	63,916	16,763	13,119	29,514	0	844	14,577	0	1,907	0	311	0
Kemerovo Region	275,659	206,705	206,705	61,975	0	352	0	0	3,667	2,915	45	0
Novosibirsk Region	20,544	14,598	14,598	2,718	0	566	52	0	103	2,434	72	0
Omsk Region	10,718	0	0	8,927	0	0	0	9	74	1,658	49	0
Tomsk Region	1,109	4	4	0	0	0	0	0	1,105	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	443,922	313,443	77,971	67,062	0	22,504	2,292	5,557	2,865	3,978	26,222	0
Republic of Sakha (Yakutia)	254,023	252,322	73,816	1,118	0	0	292	0	0	292	0	0
Kamchatka Territory	17,750	14,915	0	229	0	0	0	0	0	0	2,606	0
Primorye Territory	33,308	6,105	0	3,186	0	747	193	5,178	2,782	12	15,106	0
Khabarovsk Territory	119,445	24,409	37	62,529	0	21,757	1,002	0	41	2,355	7,351	0
Amur Region	9,510	8,720	0	0	0	0	0	0	21	769	0	0
Magadan Region	2,311	1,358	0	0	0	0	0	0	0	0	953	0
Sakhalin Region	6,081	4,118	4,118	0	0	0	805	379	22	551	205	0
Jewish Autonomous Region	533	533	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	962	962	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	1,423	0	0	5	0	0	0	88	6	20	1,304	0
Republic of Crimea	1,229	0	0	5	0	0	0	54	0	0	1,171	0
Sevastopol	193	0	0	0	0	0	0	34	6	20	133	0

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

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

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



Table 6.4.5

## Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	31.12.2015											
	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	5,080,547	307,425	379,304	822	4,262,602	464,129	564,684	6,651	633,603	69,580	33,256	627
CENTRAL FEDERAL DISTRICT	2,230,097	71,458	233,847	705	1,817,221	105,673	346,694	4,250	288,324	12,713	23,847	377
Belgorod Region	44,941	4,184	120	0	43,898	6,770	320	0	4,251	661	0	0
Bryansk Region	22,193	4,678	109	0	26,266	6,360	295	0	3,308	540	10	0
Vladimir Region	33,578	3,923	189	0	39,323	4,456	1,696	0	4,794	659	42	0
Voronezh Region	92,608	5,645	17,474	0	98,527	10,854	1,796	0	7,557	1,171	128	0
Ivanovo Region	30,440	3,665	699	0	25,385	3,730	360	10	5,188	301	0	0
Kaluga Region	37,532	2,264	1,168	0	39,646	4,549	3,273	0	3,573	495	0	0
Kostroma Region	20,774	3,070	462	0	17,967	2,902	3,954	0	1,617	341	144	0
Kursk Region	36,477	8,174	56	0	34,691	5,436	345	0	2,353	592	0	0
Lipetsk Region	28,134	2,309	89	0	29,485	3,384	825	0	6,149	506	0	0
Moscow Region	279,552	6,946	9,005	0	225,205	13,765	36,462	690	36,266	2,120	6,624	5
Orel Region	20,402	2,451	132	0	17,823	2,451	197	0	1,346	178	0	0
Ryazan Region	33,470	2,977	16	0	40,416	4,809	26	17	4,385	595	0	0
Smolensk Region	24,709	2,033	55	0	43,432	4,539	368	50	17,573	1,299	0	0
Tambov Region	27,696	1,939	364	0	22,499	3,097	445	0	1,207	202	0	0
Tver Region	19,523	1,253	1,163	0	21,330	2,838	337	0	4,995	378	188	0
Tula Region	34,213	3,951	55	0	36,493	5,223	544	12	7,552	856	385	0
Yaroslavl Region	47,556	4,539	163	0	40,481	4,055	415	8	7,420	589	8	8
Moscow	1,396,298	7,458	202,528	705	1,014,354	16,455	295,036	3,463	168,790	1,229	16,318	364
NORTH-WESTERN FEDERAL DISTRICT	535,388	23,934	59,327	0	404,551	27,863	80,261	287	80,440	4,079	6,854	8
Republic of Karelia	8,706	728	11	0	14,924	1,538	2,750	0	2,924	109	887	0
Republic of Komi	12,821	2,244	0	0	10,644	3,067	71	0	2,503	323	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	27,539	5,780	14,266	0	11,451	3,259	16,482	97	1,669	385	162	0
Nenets Autonomous Area	73	28	14,227	0	125	82	14,227	0	2	1	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	27,466	5,752	40	0	11,326	3,176	2,255	97	1,667	384	162	0
Vologda Region	41,089	5,578	85	0	27,079	5,175	615	32	5,653	1,094	0	0
Kaliningrad Region	32,326	1,931	1,447	0	30,089	2,839	1,931	2	4,257	287	175	0
Leningrad Region	42,989	997	3,218	0	46,446	2,184	11,248	2	14,042	372	2,819	2
Murmansk Region	13,053	1,761	749	0	12,393	1,992	14,860	0	2,841	211	4	0
Novgorod Region	11,604	718	0	0	10,679	1,569	58	0	824	289	58	0
Pskov Region	6,966	691	0	0	12,514	1,519	223	0	3,253	512	184	0
Saint Petersburg	338,294	3,506	39,550	0	228,332	4,722	32,022	154	42,473	497	2,565	6
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>389,658</b>	<b>36,037</b>	<b>4,358</b>	<b>81</b>	<b>380,380</b>	<b>56,788</b>	<b>13,601</b>	<b>180</b>	<b>61,121</b>	<b>13,027</b>	<b>293</b>	<b>19</b>
Republic of Adygeya (Adygeya)	10,001	645	0	0	19,310	1,801	313	0	1,066	103	0	0
Republic of Kalmykia	1,083	127	0	0	6,354	2,679	0	0	2,256	1,585	0	0
Krasnodar Territory	182,207	14,507	3,124	0	166,702	23,076	5,780	146	29,927	5,104	26	0
Astrakhan Region	10,440	2,066	0	0	22,087	5,173	776	6	2,620	1,315	4	1
Volgograd Region	43,575	3,314	361	0	49,236	7,139	1,604	0	9,791	1,709	245	0
Rostov Region	142,350	15,377	873	81	116,690	16,921	5,128	29	15,460	3,211	18	18
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>115,614</b>	<b>10,760</b>	<b>903</b>	<b>0</b>	<b>175,775</b>	<b>24,897</b>	<b>4,711</b>	<b>41</b>	<b>23,048</b>	<b>6,185</b>	<b>622</b>	<b>41</b>
Republic of Dagestan	7,139	1,188	0	0	16,676	3,193	9	0	2,409	617	0	0
Republic of Ingushetia	371	307	0	0	2,717	1,357	0	0	2,305	1,178	0	0
Kabardino-Balkar Republic	6,741	752	0	0	23,781	3,916	265	0	2,941	1,006	208	0
Karachay-Cherkess Republic	11,210	291	109	0	17,033	1,575	233	41	3,050	579	90	41
Republic of North Ossetia – Alania	6,548	1,072	14	0	14,081	1,999	838	0	4,165	391	235	0
Chechen Republic	4,144	393	0	0	16,598	796	212	0	404	54	0	0
Stavropol Territory	79,461	6,756	780	0	84,889	12,062	3,155	0	7,775	2,359	88	0
<b>VOLGA FEDERAL DISTRICT</b>	<b>852,470</b>	<b>62,863</b>	<b>26,574</b>	<b>8</b>	<b>741,222</b>	<b>97,723</b>	<b>31,484</b>	<b>493</b>	<b>84,882</b>	<b>12,763</b>	<b>253</b>	<b>37</b>
Republic of Bashkortostan	93,259	5,224	3,473	0	71,574	7,457	2,775	0	5,565	1,046	18	0
Mari El Republic	11,777	1,241	7	0	11,053	1,899	31	0	1,358	229	0	0
Republic of Mordovia	24,297	1,904	0	0	30,452	3,453	0	0	3,081	704	0	0
Republic of Tatarstan (Tatarstan)	176,915	8,512	18,401	0	157,849	12,968	16,895	0	8,326	1,626	2	0
Udmurt Republic	25,820	3,884	0	0	19,690	4,333	153	0	2,059	560	0	0
Chuvash Republic – Chuvashia	25,363	3,464	2,012	0	24,885	4,991	2,272	0	2,036	438	0	0
Perm Territory	41,803	6,187	0	0	37,637	8,692	195	27	6,944	1,437	0	0
Kirov Region	27,541	4,524	0	0	28,041	6,066	0	0	4,721	899	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	134,958	9,972	567	8	95,766	17,403	1,396	449	14,279	1,314	141	37
Orenburg Region	40,803	4,875	272	0	52,455	9,147	3,473	0	10,738	1,639	0	0
Penza Region	32,690	3,446	418	0	35,973	6,454	209	0	3,055	913	0	0
Samara Region	118,052	1,562	1,111	0	91,373	3,699	2,742	13	13,670	651	92	0
Saratov Region	71,706	5,463	312	0	54,415	8,413	583	0	6,024	922	0	0
Ulyanovsk Region	27,487	2,605	0	0	30,059	2,748	760	4	3,027	385	0	0
URALS FEDERAL DISTRICT	318,107	28,061	37,251	0	246,107	46,436	45,883	351	32,461	9,200	339	122
Kurgan Region	11,939	3,676	128	0	13,725	3,941	152	0	1,896	564	24	0
Sverdlovsk Region	103,190	6,398	551	0	63,082	10,852	11,084	345	9,339	1,893	252	121
Tyumen Region	102,234	6,284	36,330	0	106,732	21,657	34,048	0	14,707	5,214	0	0
Khanty-Mansi Autonomous Area – Yugra	26,378	1,534	35,965	0	34,034	9,075	33,354	0	6,253	2,749	0	0
Yamal-Nenets Autonomous Area	9,332	609	0	0	10,174	3,019	0	0	1,310	658	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	66,524	4,141	364	0	62,524	9,564	694	0	7,144	1,807	0	0
Chelyabinsk Region	100,743	11,703	243	0	62,569	9,986	600	7	6,520	1,529	63	0
SIBERIAN FEDERAL DISTRICT	453,316	49,666	9,566	0	349,761	67,869	27,894	927	46,579	8,481	325	15
Altai Republic	5,750	679	0	0	4,567	1,251	0	0	876	211	0	0
Republic of Buryatia	9,277	2,000	0	0	13,554	4,714	0	0	1,775	718	0	0
Republic of Tuva	1,570	848	0	0	2,075	1,475	0	0	240	120	0	0
Republic of Khakassia	7,115	2,517	0	0	7,026	2,884	771	248	805	266	3	0
Altai Territory	55,766	5,267	0	0	59,118	8,196	608	27	8,710	1,027	238	0
Trans-Baikal Territory	8,371	2,918	34	0	10,057	4,596	23	0	487	297	5	0
Krasnoyarsk Territory	73,947	7,388	105	0	58,820	11,154	1,045	0	6,355	1,299	6	0
Irkutsk Region	56,271	5,354	8,531	0	40,025	10,269	22,983	25	5,403	1,632	0	0
Kemerovo Region	38,530	3,786	289	0	23,658	5,199	507	0	4,898	919	0	0
Novosibirsk Region	102,684	4,428	554	0	65,620	5,308	1,162	72	9,547	624	17	0
Omsk Region	63,233	11,975	18	0	44,256	8,491	643	555	6,152	1,100	56	15
Tomsk Region	30,804	2,505	36	0	20,985	4,333	151	0	1,330	267	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	171,271	24,250	6,286	27	142,297	36,653	12,734	121	16,240	3,131	436	8
Republic of Sakha (Yakutia)	16,475	3,916	96	0	18,922	6,311	7,471	0	1,945	623	110	0
Kamchatka Territory	9,826	2,272	0	0	13,199	2,587	292	0	2,995	119	0	0
Primorye Territory	79,786	6,995	3,952	27	44,059	8,911	2,676	109	4,448	736	32	0
Khabarovsk Territory	34,604	4,513	173	0	33,623	8,056	726	11	2,745	554	276	7
Amur Region	12,472	3,121	21	0	14,593	4,943	21	0	860	386	18	0
Magadan Region	5,435	562	923	0	4,240	1,269	770	0	816	116	0	0
Sakhalin Region	9,398	1,537	1,121	0	9,946	2,564	779	0	1,670	238	0	0
Jewish Autonomous Region	1,815	1,145	0	0	2,797	1,765	0	0	737	336	0	0
Chukotka Autonomous Area	1,459	189	0	0	918	247	0	0	24	24	0	0
CRIMEA FEDERAL DISTRICT	14,627	396	1,190	0	5,288	226	1,423	1	509	1	289	1
Republic of Crimea	11,803	267	1,190	0	4,315	184	1,229	1	475	1	242	1
Sevastopol	2,824	129	0	0	973	42	193	0	34	0	46	0

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

Table 6.4.6

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

		31.12.2015									
		rubles					foreign currency				
1	2	including			total	6	including		7	8	9
		housing loans	mortgage loans	of which including overdue debt			housing loans	mortgage loans			
		3	4	5							
THE RUSSIAN FEDERATION	10,366,829	3,901,126	3,789,403	39,396	267,205	135,345	131,039	26,687			
CENTRAL FEDERAL DISTRICT	2,889,386	1,081,023	1,066,534	14,416	205,318	100,476	96,900	20,260			
Belgorod Region	91,052	25,161	24,326	126	506	460	374	90			
Bryansk Region	62,169	22,134	21,656	72	278	217	203	2			
Vladimir Region	74,218	27,180	26,581	217	544	452	445	39			
Voronezh Region	126,465	49,084	48,405	495	874	497	496	79			
Ivanovo Region	50,848	18,156	18,049	91	1,781	185	185	41			
Kaluga Region	73,134	30,608	30,356	154	984	667	649	73			
Kostroma Region	35,112	12,349	12,251	60	51	36	36	1			
Kursk Region	67,097	22,701	22,121	230	271	233	231	19			
Lipetsk Region	60,145	20,514	20,285	84	280	156	149	27			
Moscow Region	736,786	312,007	310,092	3,762	41,984	26,699	25,982	6,254			
Orel Region	40,610	14,997	14,119	30	276	239	239	7			
Ryazan Region	66,687	27,378	27,195	108	354	300	300	25			
Smolensk Region	58,486	24,426	24,141	89	436	285	258	37			
Tambov Region	51,172	17,992	17,697	61	225	192	192	6			
Tver Region	77,294	31,742	31,646	674	746	629	629	50			
Tula Region	94,953	32,940	32,692	156	665	519	504	25			
Yaroslavl Region	74,906	27,331	27,107	176	370	250	235	24			
Moscow	1,048,253	364,923	357,813	7,832	154,693	68,460	65,792	13,462			

Table 6.4.6 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9
NORTH-WESTERN FEDERAL DISTRICT	1,135,915	452,938	444,527	3,297	30,268	15,917	15,692	2,771
Republic of Karelia	54,352	20,057	19,846	61	179	143	141	11
Republic of Komi	90,157	37,679	33,361	151	138	114	113	23
Arkhangelsk Region	96,468	40,620	40,259	162	359	290	282	88
Nenets Autonomous Area	4,845	2,466	2,455	7	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	91,623	38,153	37,803	155	359	290	282	88
Vologda Region	87,669	35,383	34,929	253	306	251	251	79
Kaliningrad Region	63,356	20,948	20,732	179	3,955	953	908	196
Leningrad Region	133,083	50,460	50,021	405	2,144	1,251	1,234	264
Murmansk Region	77,752	22,541	22,350	104	236	157	148	6
Novgorod Region	40,897	13,328	13,118	82	143	114	112	14
Pskov Region	36,418	11,907	11,675	74	117	102	101	6
Saint Petersburg	455,762	200,015	198,236	1,826	22,691	12,541	12,402	2,083
SOUTHERN FEDERAL DISTRICT	859,079	269,473	261,430	2,653	6,430	3,685	3,607	600
Republic of Adygeya (Adygeya)	23,991	5,248	5,072	40	111	92	92	6
Republic of Kalmykia	21,083	6,730	6,647	27	113	82	82	14
Krasnodar Territory	346,491	106,294	102,404	1,349	2,801	1,624	1,610	370
Astrakhan Region	66,959	21,020	20,646	84	177	114	114	22
Volgograd Region	136,811	46,545	45,941	488	714	510	510	46
Rostov Region	263,745	83,636	80,718	664	2,513	1,262	1,198	141
NORTH CAUCASIAN FEDERAL DISTRICT	283,457	84,242	81,992	972	2,148	1,623	1,523	400
Republic of Dagestan	32,259	10,656	10,566	273	316	242	237	10
Republic of Ingushetia	3,923	366	337	5	1	1	0	0
Kabardino-Balkar Republic	30,514	9,286	8,806	59	268	233	224	82
Karachay-Cherkess Republic	19,221	5,170	4,916	60	60	57	57	2
Republic of North Ossetia – Alania	30,922	9,460	9,216	175	270	254	228	84
Chechen Republic	15,908	1,373	1,373	22	213	10	4	0
Stavropol Territory	150,710	47,931	46,777	379	1,019	827	773	222

Table 6.4.6 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9
VOLGA FEDERAL DISTRICT	1,922,898	743,317	710,420	6,078	10,751	6,018	5,885	1,072
Republic of Bashkortostan	270,987	99,241	85,532	916	663	410	407	42
Mari El Republic	35,785	15,760	15,579	54	120	92	92	9
Republic of Mordovia	39,966	15,805	15,366	57	292	246	241	53
Republic of Tatarstan (Tatarstan)	259,175	94,924	92,836	722	1,772	323	323	19
Udmurt Republic	108,052	45,137	41,054	255	406	330	327	42
Chuvash Republic – Chuvashia	76,510	37,363	37,187	165	421	356	355	39
Perm Territory	206,717	78,494	71,590	1,233	1,204	756	719	239
Kirov Region	76,315	30,713	29,904	148	198	173	173	15
Nizhny Novgorod Region	202,591	79,886	78,160	609	1,342	795	765	175
Orenburg Region	141,555	52,886	52,146	332	338	272	272	41
Penza Region	71,494	26,498	25,909	73	383	309	303	42
Samara Region	217,091	84,246	83,542	942	2,627	1,197	1,151	265
Saratov Region	135,817	48,001	47,637	367	641	461	460	46
Ulyanovsk Region	80,843	34,365	33,977	205	343	299	298	44
URALS FEDERAL DISTRICT	1,231,486	525,962	494,680	4,927	4,113	2,504	2,446	474
Kurgan Region	70,923	26,606	25,382	207	69	54	54	0
Sverdlovsk Region	360,877	134,265	126,461	1,711	1,555	1,004	985	266
Tyumen Region	546,973	270,485	254,993	1,431	1,053	646	614	114
Khanty-Mansi Autonomous Area – Yugra	265,407	146,539	138,916	605	287	238	234	15
Yamal-Nenets Autonomous Area	93,914	50,473	47,194	130	164	123	120	72
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	187,652	73,473	68,884	696	602	284	259	27
Chelyabinsk Region	252,713	94,606	87,844	1,578	1,435	801	794	94
SIBERIAN FEDERAL DISTRICT	1,501,025	542,932	530,200	5,879	4,974	3,549	3,441	927
Altai Republic	12,478	2,012	2,002	58	7	0	0	0
Republic of Buryatia	81,958	21,953	21,701	289	76	57	57	17
Republic of Tuva	19,395	5,883	5,878	116	3	2	2	0
Republic of Khakassia	32,990	10,639	10,398	123	50	37	37	1
Altai Territory	141,151	44,224	43,927	503	445	372	368	151
Trans-Baikal Territory	83,538	27,853	27,517	205	53	46	46	0
Krasnoyarsk Territory	269,798	108,939	105,175	1,397	711	521	501	151

Table 6.4.6 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9
Irkutsk Region	219,324	78,913	78,104	836	518	268	268	88
Kemerovo Region	191,040	58,824	57,194	728	522	417	416	106
Novosibirsk Region	231,657	101,669	99,807	998	1,454	1,122	1,098	330
Omsk Region	133,109	44,944	42,211	488	809	413	360	16
Tomsk Region	84,586	37,079	36,285	138	326	295	288	69
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>535,129</b>	<b>200,688</b>	<b>199,072</b>	<b>1,173</b>	<b>2,720</b>	<b>1,562</b>	<b>1,544</b>	<b>181</b>
Republic of Sakha (Yakutia)	111,482	47,685	47,257	235	105	93	89	6
Kamchatka Territory	29,372	10,076	9,964	65	54	35	35	8
Primorye Territory	131,856	43,120	42,726	215	1,785	896	884	78
Khabarovsk Territory	114,000	45,663	45,447	357	521	340	340	46
Amur Region	67,890	25,002	24,786	183	112	106	106	43
Magadan Region	17,747	6,628	6,564	9	19	18	16	0
Sakhalin Region	47,723	17,040	16,956	81	99	52	52	0
Jewish Autonomous Region	10,859	3,783	3,694	23	18	17	17	0
Chukotka Autonomous Area	4,200	1,690	1,679	5	5	5	5	0
<b>CRIMEA FEDERAL DISTRICT</b>	<b>8,454</b>	<b>551</b>	<b>549</b>	<b>0</b>	<b>484</b>	<b>10</b>	<b>2</b>	<b>2</b>
Republic of Crimea	6,511	423	422	0	337	9	2	2
Sevastopol	1,944	128	128	0	147	0	0	0

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



Table 6.4.7

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

		31.12.2015											
		including											
1	volume of loans total, millions of rubles	housing loans				of which mortgage loans				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	3	4	5	6	7	8	9	10				
THE RUSSIAN FEDERATION	5,765,756	706,655	1,162,590	175.3	13.34	691,852	1,143,568	176.6	13.33				
CENTRAL FEDERAL DISTRICT	1,906,838	159,607	340,608	173.6	13.28	157,900	333,873	176.1	13.27				
Belgorod Region	47,378	5,502	7,448	175.6	13.33	5,263	7,290	178.5	13.29				
Bryansk Region	31,952	5,512	7,130	173.5	13.30	5,467	6,966	176.0	13.28				
Vladimir Region	32,091	6,053	8,396	172.8	13.47	5,972	8,356	173.4	13.47				
Voronezh Region	66,344	11,473	16,078	187.6	13.14	11,410	16,046	187.8	13.13				
Ivanovo Region	27,179	4,471	6,123	169.5	13.46	4,430	6,105	169.8	13.45				
Kaluga Region	35,168	5,403	8,826	174.6	13.18	5,361	8,799	174.9	13.17				
Kostroma Region	20,362	3,848	4,396	162.6	13.47	3,801	4,365	163.6	13.45				
Kursk Region	33,655	4,925	6,485	176.9	13.27	4,853	6,448	177.6	13.24				
Lipetsk Region	35,901	5,308	6,768	184.3	13.20	5,232	6,741	184.8	13.18				
Moscow Region	409,292	38,325	99,027	175.7	13.19	38,050	97,966	176.5	13.19				
Orel Region	21,998	3,827	4,982	176.1	13.23	3,800	4,970	176.3	13.22				
Ryazan Region	33,376	6,388	8,736	176.5	13.24	6,325	8,705	176.9	13.24				
Smolensk Region	29,693	4,610	6,835	180.8	13.25	4,587	6,802	181.4	13.24				
Tambov Region	26,021	4,111	5,804	178.0	13.15	4,058	5,769	178.6	13.14				
Tver Region	35,705	5,854	8,995	180.9	13.38	5,817	8,972	181.2	13.37				
Tula Region	49,700	6,997	10,425	174.9	13.55	6,964	10,404	175.1	13.54				
Yaroslavl Region	41,431	6,771	8,669	166.5	13.31	6,679	8,618	167.2	13.30				
Moscow	929,593	30,229	115,486	168.4	13.33	29,831	110,551	174.4	13.31				

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	689,487	84,778	147,372	171.3	13.01	84,062	146,831	171.6	13.00
Republic of Karelia	27,593	3,705	5,395	169.8	12.91	3,685	5,389	170.0	12.91
Republic of Komi	47,773	6,313	10,315	176.3	13.55	6,293	10,303	176.4	13.54
Arkhangelsk Region	51,014	8,651	13,076	161.1	13.61	8,570	13,043	161.2	13.60
Nenets Autonomous Area	1,836	138	354	154.3	13.99	138	354	154.3	13.99
Arkhangelsk Region, excluding Nenets Autonomous Area	49,178	8,513	12,722	161.2	13.60	8,432	12,689	161.4	13.59
Vologda Region	44,020	8,271	10,010	173.2	13.36	8,048	9,897	174.5	13.33
Kaliningrad Region	37,292	4,373	6,959	181.7	12.80	4,350	6,908	181.9	12.77
Leningrad Region	72,844	9,180	16,348	174.2	12.86	9,108	16,244	174.5	12.83
Murmansk Region	46,094	5,076	8,366	156.2	13.03	5,074	8,365	156.2	13.03
Novgorod Region	22,094	2,946	4,064	173.2	12.99	2,888	4,044	173.8	12.98
Pskov Region	20,823	2,938	3,953	165.7	12.72	2,816	3,898	167.8	12.71
Saint Petersburg	319,940	33,325	68,885	172.6	12.84	33,230	68,739	172.8	12.84
SOUTHERN FEDERAL DISTRICT	433,701	54,000	79,134	182.2	13.29	52,242	78,402	183.4	13.28
Republic of Adygeya (Adygeya)	16,369	1,307	1,929	182.0	13.41	1,301	1,909	183.6	13.40
Republic of Kalmykia	9,239	1,076	1,749	191.9	13.56	1,074	1,744	192.4	13.56
Krasnodar Territory	173,584	19,779	29,828	183.6	13.16	19,005	29,462	185.3	13.14
Astrakhan Region	31,769	4,236	6,137	187.6	13.31	4,194	6,116	188.1	13.30
Volgograd Region	70,171	10,797	14,613	176.6	13.40	10,763	14,583	176.8	13.40
Rostov Region	132,569	16,805	24,879	181.8	13.35	15,905	24,587	183.2	13.35
NORTH CAUCASIAN FEDERAL DISTRICT	133,378	16,623	25,205	184.8	13.45	16,554	25,136	185.2	13.45
Republic of Dagestan	16,884	1,806	3,258	183.6	12.99	1,799	3,249	184.0	12.98
Republic of Ingushetia	1,313	65	112	172.4	12.89	65	112	172.4	12.89
Kabardino-Balkar Republic	13,936	1,386	2,208	189.6	13.60	1,374	2,201	190.1	13.59
Karachay-Cherkess Republic	8,421	871	1,688	172.2	13.66	871	1,688	172.2	13.66
Republic of North Ossetia – Alania	15,055	1,713	2,871	185.0	13.64	1,713	2,871	185.0	13.64
Chechen Republic	6,329	360	628	182.6	14.27	359	618	185.5	14.27
Stavropol Territory	71,441	10,422	14,440	186.0	13.44	10,373	14,397	186.4	13.44

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	989,637	178,710	233,385	174.0	13.46	173,334	227,292	175.2	13.43
Republic of Bashkortostan	137,225	23,937	31,085	167.5	13.66	21,060	26,508	169.5	13.61
Mari El Republic	16,506	4,055	5,196	180.1	13.29	4,028	5,185	180.2	13.29
Republic of Mordovia	17,712	3,688	4,956	178.4	13.43	3,529	4,895	180.1	13.34
Republic of Tatarstan (Tatarstan)	130,788	29,912	37,954	159.4	13.67	29,241	37,500	160.6	13.65
Udmurt Republic	59,936	11,374	13,321	173.2	13.37	11,106	13,198	174.1	13.35
Chuvash Republic – Chuvashia	33,347	9,133	11,913	188.6	13.22	9,007	11,881	188.9	13.21
Perm Territory	97,374	15,967	21,274	178.5	13.51	15,839	21,225	178.7	13.51
Kirov Region	35,506	8,214	9,851	181.1	13.26	8,120	9,813	181.4	13.25
Nizhny Novgorod Region	137,963	16,307	23,678	175.9	13.55	16,055	23,563	176.4	13.54
Orenburg Region	66,737	12,226	16,124	187.5	13.06	11,743	15,916	189.4	13.04
Penza Region	35,403	5,880	7,913	181.6	13.19	5,823	7,889	181.9	13.18
Samara Region	117,674	19,178	25,894	173.0	13.47	19,073	25,642	174.4	13.46
Saratov Region	66,490	10,242	14,105	181.3	13.51	10,194	14,050	181.9	13.51
Ulyanovsk Region	36,974	8,597	10,121	171.4	13.29	8,516	10,027	172.5	13.27
URALS FEDERAL DISTRICT	604,686	84,211	138,218	181.8	13.40	80,487	134,307	182.6	13.38
Kurgan Region	43,717	6,808	13,023	180.8	12.93	6,442	12,677	180.5	12.92
Sverdlovsk Region	190,601	21,914	35,193	182.1	13.53	21,317	34,352	182.5	13.52
Tyumen Region	244,892	31,862	63,324	192.4	13.35	30,851	61,960	192.9	13.34
Khanty-Mansi Autonomous Area – Yugra	106,839	13,950	29,435	188.7	13.30	13,610	28,796	188.9	13.29
Yamal-Nenets Autonomous Area	44,269	4,939	11,796	194.3	13.58	4,790	11,536	194.9	13.56
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	93,784	12,973	22,093	196.4	13.30	12,451	21,628	197.2	13.28
Chelyabinsk Region	125,476	23,627	26,678	156.6	13.60	21,877	25,318	158.4	13.53
SIBERIAN FEDERAL DISTRICT	716,870	98,701	140,893	175.4	13.50	97,625	140,186	175.6	13.49
Altai Republic	6,424	607	728	176.1	14.23	601	724	176.8	14.23
Republic of Buryatia	34,745	3,327	4,821	174.4	13.45	3,302	4,808	174.7	13.44
Republic of Tuva	6,870	639	1,219	185.6	14.44	639	1,219	185.6	14.44
Republic of Khakassia	13,819	2,400	3,503	165.1	13.57	2,388	3,499	165.1	13.57
Altai Territory	68,892	11,045	13,379	175.2	13.48	10,955	13,339	175.5	13.47
Trans-Baikal Territory	34,315	3,981	6,442	176.0	13.59	3,966	6,433	176.1	13.59
Krasnoyarsk Territory	126,170	17,941	26,695	173.2	13.50	17,814	26,635	173.3	13.50

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Irkutsk Region	104,867	13,609	19,536	166.4	13.67	13,490	19,462	166.7	13.66
Kemerovo Region	93,524	13,177	16,931	165.0	13.59	12,999	16,847	165.5	13.58
Novosibirsk Region	117,718	16,422	26,181	186.8	13.26	16,315	26,127	187.1	13.26
Omsk Region	68,625	9,780	12,924	184.5	13.59	9,426	12,578	184.8	13.59
Tomsk Region	40,899	5,773	8,532	177.4	13.30	5,730	8,514	177.7	13.29
FAR-EASTERN FEDERAL DISTRICT	280,908	29,799	57,307	172.3	13.56	29,424	57,075	172.8	13.53
Republic of Sakha (Yakutia)	50,716	6,565	13,962	175.9	13.65	6,276	13,836	177.3	13.56
Kamchatka Territory	18,122	1,654	3,380	161.2	13.62	1,632	3,340	162.6	13.62
Primorye Territory	73,502	7,363	13,311	167.5	13.61	7,345	13,278	167.6	13.61
Khabarovsk Territory	59,954	6,614	12,255	177.8	13.44	6,611	12,250	177.9	13.44
Amur Region	35,869	3,384	5,631	176.6	13.34	3,369	5,623	176.8	13.33
Magadan Region	10,143	1,163	2,368	168.0	13.78	1,148	2,358	168.3	13.76
Sakhalin Region	25,450	2,157	4,823	167.4	13.61	2,147	4,816	167.6	13.60
Jewish Autonomous Region	5,027	611	953	171.0	13.54	611	953	171.0	13.54
Chukotka Autonomous Area	2,125	288	624	165.6	13.50	285	622	165.9	13.48
CRIMEA FEDERAL DISTRICT	10,251	226	467	186.8	12.60	224	466	187.2	12.60
Republic of Crimea	7,825	173	356	187.3	12.64	173	356	187.3	12.64
Sevastopol	2,426	53	111	185.2	12.48	51	110	186.6	12.47

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

Table 6.4.8

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

	31.12.2015										
	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, %	number of extended loans, units	of which mortgage loans
1	2	3	4	5	6	7	8	9	10		
THE RUSSIAN FEDERATION	95,503	131	5,632	40.3	10.09	91	3,771	47.6	9.82		
CENTRAL FEDERAL DISTRICT	81,343	114	5,223	40.5	10.18	79	3,401	48.3	9.91		
Belgorod Region	122	1	76	24.0	14.00	0	0	0.0	0.00		
Bryansk Region	65	0	0	0.0	0.00	0	0	0.0	0.00		
Vladimir Region	56	0	0	0.0	0.00	0	0	0.0	0.00		
Voronezh Region	548	1	5	147.1	12.00	1	5	147.1	12.00		
Ivanovo Region	1,057	1	3	152.2	7.10	1	3	152.2	7.10		
Kaluga Region	118	0	0	0.0	0.00	0	0	0.0	0.00		
Kostroma Region	11	0	0	0.0	0.00	0	0	0.0	0.00		
Kursk Region	75	0	0	0.0	0.00	0	0	0.0	0.00		
Lipetsk Region	26	0	0	0.0	0.00	0	0	0.0	0.00		
Moscow Region	7,119	28	1,018	49.7	9.00	25	783	46.8	9.52		
Orel Region	57	0	0	0.0	0.00	0	0	0.0	0.00		
Ryazan Region	37	0	0	0.0	0.00	0	0	0.0	0.00		
Smolensk Region	112	0	0	0.0	0.00	0	0	0.0	0.00		
Tambov Region	64	1	8	242.2	9.00	1	8	242.2	9.00		
Tver Region	94	0	0	0.0	0.00	0	0	0.0	0.00		
Tula Region	70	0	0	0.0	0.00	0	0	0.0	0.00		
Yaroslavl Region	67	0	0	0.0	0.00	0	0	0.0	0.00		
Moscow	71,642	82	4,113	37.9	10.52	51	2,603	47.8	10.03		

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	8,254	7	255	50.2	8.83	6	253	50.3	8.81
Republic of Karelia	30	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	5	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	41	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	41	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	50	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	298	1	5	122.0	8.00	1	5	122.0	8.00
Leningrad Region	1,388	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	35	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	16	1	2	36.0	12.00	0	0	0.0	0.00
Pskov Region	6	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	6,385	5	249	49.0	8.85	5	249	49.0	8.85
SOUTHERN FEDERAL DISTRICT	1,036	2	75	14.1	9.00	2	75	14.1	9.00
Republic of Adygeya (Adygeya)	13	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	14	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	367	1	2	110.0	9.00	1	2	110.0	9.00
Astrakhan Region	61	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	197	1	73	11.6	9.00	1	73	11.6	9.00
Rostov Region	385	0	0	0.0	0.00	0	0	0.0	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	377	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Dagestan	58	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	7	0	0	0.0	0.00	0	0	0.0	0.00
Karachay-Cherkess Republic	1	0	0	0.0	0.00	0	0	0.0	0.00
Republic of North Ossetia – Alania	14	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	163	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	133	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	2,294	7	77	23.2	9.45	3	40	36.2	8.80
Republic of Bashkortostan	141	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	71	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	13	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	445	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	67	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia	39	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	130	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	24	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	376	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	74	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	41	1	4	242.0	8.00	1	4	242.0	8.00
Samara Region	721	5	70	7.0	12.00	1	33	4.3	11.70
Saratov Region	126	1	2	122.0	10.30	1	2	122.0	10.30
Ulyanovsk Region	27	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	761	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	11	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	422	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	177	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area – Yugra	25	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	21	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	131	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	151	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	728	0	0	0.0	0.00	0	0	0.0	0.00
Altai Republic	1	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Buryatia	17	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	11	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	50	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	12	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	94	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	66	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region	97	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	239	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	107	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	33	0	0	0.0	0.00	0	0	0.0	0.00
FAR-EASTERN FEDERAL DISTRICT	653	1	3	12.0	16.00	1	3	12.0	16.00
Republic of Sakha (Yakutia)	12	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	23	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	475	1	3	12.0	16.00	1	3	12.0	16.00
Khabarovsk Territory	109	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	7	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	13	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	7	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	6	0	0	0.0	0.00	0	0	0.0	0.00
CRIMEA FEDERAL DISTRICT	57	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	39	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	18	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				
	May	June	July	August	September
2	3	4	5	6	
THE RUSSIAN FEDERATION	3,049.93	2,912.42	3,739.52	3,307.17	2,976.10
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,712.03</b>	<b>1,637.92</b>	<b>2,098.45</b>	<b>1,787.65</b>	<b>1,707.01</b>
Belgorod Region	2.93	2.93	3.52	2.99	2.46
Bryansk Region	2.09	2.25	3.80	2.56	1.62
Vladimir Region	12.05	13.37	20.55	19.85	14.05
Voronezh Region	19.67	22.65	28.67	26.44	18.86
Ivanovo Region	5.21	6.35	8.14	7.37	5.39
Kaluga Region	8.49	9.70	12.79	9.24	8.14
Kostroma Region	2.30	3.11	3.71	3.15	2.64
Kursk Region	2.05	2.06	2.55	2.49	1.67
Lipetsk Region	2.00	2.69	3.16	3.34	3.23
Moscow Region	31.00	37.69	47.57	40.62	30.15
Orel Region	4.56	4.43	5.80	4.28	3.64
Ryazan Region	18.70	18.57	21.83	21.02	17.21
Smolensk Region	5.48	5.10	5.84	3.83	3.20
Tambov Region	0.89	1.10	1.77	1.75	0.83
Tver Region	4.78	4.22	7.87	6.60	5.14
Tula Region	14.66	13.50	18.47	13.69	13.93
Yaroslavl Region	7.34	9.88	12.12	11.50	10.40
Moscow	1,567.82	1,478.34	1,890.30	1,606.95	1,564.46
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>399.18</b>	<b>409.20</b>	<b>452.81</b>	<b>386.37</b>	<b>352.58</b>
Republic of Karelia	1.73	1.93	2.39	2.50	1.69
Republic of Komi	2.18	2.26	3.55	3.15	1.99
Arkhangelsk Region	3.23	2.78	3.65	3.19	2.89
Nenets Autonomous Area	0.08	0.14	0.08	0.07	0.06
Arkhangelsk Region, excluding Nenets Autonomous Area	3.16	2.64	3.57	3.12	2.83
Vologda Region	7.74	6.92	9.15	9.30	6.70
Kaliningrad Region	14.59	13.46	16.80	17.58	17.82
Leningrad Region	96.44	98.14	121.17	92.89	83.40
Murmansk Region	4.75	4.10	5.95	4.66	4.11
Novgorod Region	1.34	1.57	2.46	2.06	1.32
Pskov Region	1.60	1.52	2.39	2.00	1.57
Saint Petersburg	265.56	276.53	285.31	249.05	231.08
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>140.70</b>	<b>130.26</b>	<b>198.44</b>	<b>188.17</b>	<b>156.88</b>
Republic of Adygeya (Adygeya)	2.15	2.06	2.66	2.97	2.47
Republic of Kalmykia	0.24	0.28	0.52	0.45	0.32
Krasnodar Territory	65.95	60.63	99.40	93.35	77.38
Astrakhan Region	5.80	4.21	5.27	5.26	4.32
Volgograd Region	10.81	11.21	14.20	14.76	10.74
Rostov Region	55.77	51.88	76.40	71.39	61.65
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>65.90</b>	<b>47.39</b>	<b>56.93</b>	<b>49.78</b>	<b>46.84</b>
Republic of Dagestan	4.53	3.79	4.14	3.18	2.46
Republic of Ingushetia	1.28	0.34	0.39	0.84	1.49
Kabardino-Balkar Republic	5.60	3.64	6.72	4.19	4.80
Karachay-Cherkess Republic	3.11	3.48	3.82	4.16	4.44

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

1	2	3	4	5	6
Republic of North Ossetia – Alania	7.02	3.87	8.19	6.48	5.34
Chechen Republic	0.81	1.04	1.69	0.80	1.02
Stavropol Territory	43.55	31.23	31.97	30.13	27.29
<b>VOLGA FEDERAL DISTRICT</b>	<b>211.63</b>	<b>211.99</b>	<b>289.47</b>	<b>284.27</b>	<b>226.31</b>
Republic of Bashkortostan	22.12	22.58	28.18	29.49	20.18
Mari El Republic	1.01	0.84	1.34	1.24	0.70
Republic of Mordovia	1.20	1.23	1.85	1.83	1.13
Republic of Tatarstan (Tatarstan)	35.01	34.56	55.09	51.49	40.70
Udmurt Republic	8.54	6.90	9.15	9.89	7.95
Chuvash Republic – Chuvashia	6.53	4.99	8.46	6.60	8.48
Perm Territory	10.94	12.66	16.31	16.05	13.56
Kirov Region	4.26	4.54	6.43	7.40	5.15
Nizhny Novgorod Region	31.85	28.56	35.51	37.34	28.44
Orenburg Region	5.46	5.73	8.15	8.48	6.35
Penza Region	2.81	3.06	4.83	3.55	2.56
Samara Region	44.91	46.20	61.01	58.89	49.09
Saratov Region	15.32	17.12	19.70	20.59	17.43
Ulyanovsk Region	21.67	23.03	33.48	31.44	24.58
<b>URALS FEDERAL DISTRICT</b>	<b>149.91</b>	<b>148.07</b>	<b>187.55</b>	<b>190.20</b>	<b>144.88</b>
Kurgan Region	1.56	1.95	2.19	2.03	1.43
Sverdlovsk Region	83.35	83.90	102.70	102.23	79.70
Tyumen Region	37.64	33.17	43.28	40.61	25.21
Khanty-Mansi Autonomous Area – Yugra	19.60	15.88	18.27	17.64	13.24
Yamal-Nenets Autonomous Area	3.63	3.39	3.82	2.72	2.67
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	14.41	13.90	21.18	20.26	9.30
Chelyabinsk Region	27.36	29.05	39.38	45.33	38.53
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>169.39</b>	<b>163.89</b>	<b>213.47</b>	<b>204.68</b>	<b>167.52</b>
Altai Republic	0.18	0.23	0.54	0.38	0.16
Republic of Buryatia	22.75	16.58	22.39	24.28	21.07
Republic of Tuva	0.05	0.09	0.08	0.13	0.12
Republic of Khakassia	1.64	1.81	2.34	2.51	1.65
Altai Territory	4.06	6.08	8.32	7.17	4.48
Trans-Baikal Territory	0.82	1.02	1.43	1.23	0.89
Krasnoyarsk Territory	28.15	26.55	39.03	32.76	32.33
Irkutsk Region	10.26	8.85	10.56	10.62	9.82
Kemerovo Region	5.95	6.37	7.24	7.21	5.06
Novosibirsk Region	73.64	74.00	92.00	92.02	72.92
Omsk Region	15.60	16.28	21.29	19.19	14.03
Tomsk Region	6.31	6.03	8.25	7.18	4.98
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>166.33</b>	<b>116.22</b>	<b>141.76</b>	<b>143.63</b>	<b>136.08</b>
Republic of Sakha (Yakutia)	1.91	2.10	3.18	2.76	2.07
Kamchatka Territory	4.41	3.03	3.43	4.07	2.54
Primorye Territory	102.61	62.89	72.71	71.76	69.98
Khabarovsk Territory	17.54	17.46	22.52	22.60	20.51
Amur Region	32.06	24.18	30.13	32.84	33.07
Magadan Region	1.08	0.94	1.23	1.29	1.29
Sakhalin Region	6.60	5.49	8.42	8.18	6.49
Jewish Autonomous Region	0.05	0.08	0.08	0.05	0.04
Chukotka Autonomous Area	0.08	0.06	0.07	0.10	0.09
<b>CRIMEA FEDERAL DISTRICT</b>	<b>25.46</b>	<b>45.98</b>	<b>94.75</b>	<b>71.97</b>	<b>40.19</b>
Republic of Crimea	17.15	34.50	69.57	50.92	29.07
Sevastopol	8.31	11.48	25.18	21.05	11.12

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				
	2	3	4	5	6
THE RUSSIAN FEDERATION	1,617.17	2,049.41	1,933.59	2,371.88	1,682.27
<b>CENTRAL FEDERAL DISTRICT</b>	<b>789.58</b>	<b>1,002.64</b>	<b>951.56</b>	<b>1,051.25</b>	<b>839.12</b>
Belgorod Region	2.23	2.68	2.87	4.10	2.69
Bryansk Region	1.52	1.99	2.24	3.21	1.96
Vladimir Region	11.90	14.28	18.46	20.07	14.27
Voronezh Region	12.14	17.34	16.33	25.69	14.78
Ivanovo Region	2.73	3.73	3.62	4.43	3.30
Kaluga Region	7.89	8.94	9.72	10.45	9.17
Kostroma Region	2.03	3.38	2.97	2.99	1.78
Kursk Region	1.80	2.49	2.62	2.76	1.93
Lipetsk Region	1.74	1.99	2.14	3.22	2.51
Moscow Region	26.43	31.26	31.50	35.57	25.36
Orel Region	1.82	3.95	2.76	4.57	2.93
Ryazan Region	12.38	13.27	13.43	16.31	10.85
Smolensk Region	3.55	3.82	4.75	4.94	2.96
Tambov Region	0.71	1.41	0.94	1.66	1.21
Tver Region	2.95	3.46	2.71	4.55	2.72
Tula Region	5.80	8.58	6.97	12.24	5.54
Yaroslavl Region	4.89	6.43	6.64	9.18	6.83
Moscow	687.06	873.65	820.90	885.30	728.34
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>304.65</b>	<b>383.62</b>	<b>302.76</b>	<b>391.45</b>	<b>273.55</b>
Republic of Karelia	1.72	2.69	2.84	4.21	2.09
Republic of Komi	0.92	1.09	1.51	2.14	1.15
Arkhangelsk Region	2.10	2.34	2.99	4.17	1.93
Nenets Autonomous Area	0.04	0.08	0.02	0.01	0.02
Arkhangelsk Region, excluding Nenets Autonomous Area	2.06	2.26	2.97	4.16	1.91
Vologda Region	4.39	5.38	5.56	9.83	3.97
Kaliningrad Region	21.74	27.42	25.42	39.97	25.51
Leningrad Region	75.20	75.02	78.40	68.72	64.62
Murmansk Region	2.28	4.19	2.88	4.48	2.81
Novgorod Region	1.13	1.64	1.66	2.12	1.35
Pskov Region	2.41	2.92	3.13	4.49	2.79
Saint Petersburg	192.76	260.93	178.37	251.31	167.34
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>112.06</b>	<b>143.55</b>	<b>133.50</b>	<b>179.54</b>	<b>131.11</b>
Republic of Adygeya (Adygeya)	2.41	2.47	2.91	3.40	2.47
Republic of Kalmykia	0.29	0.37	0.39	0.48	0.26
Krasnodar Territory	60.15	73.31	67.34	92.49	78.48
Astrakhan Region	2.49	6.02	3.13	6.99	4.20
Volgograd Region	10.04	11.62	11.91	15.39	8.10
Rostov Region	36.69	49.77	47.82	60.80	37.60
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>14.33</b>	<b>20.77</b>	<b>21.06</b>	<b>29.33</b>	<b>16.08</b>
Republic of Dagestan	1.13	1.64	1.60	2.14	1.01
Republic of Ingushetia	0.03	0.06	0.20	0.80	0.07
Kabardino-Balkar Republic	1.06	1.68	1.62	2.63	1.15
Karachay-Cherkess Republic	2.44	2.67	2.44	4.07	3.20

Table 6.5.2 (end)  
(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	1.06	2.60	1.34	1.89	1.01
Chechen Republic	0.05	0.06	0.08	0.09	0.07
Stavropol Territory	8.57	12.06	13.78	17.70	9.57
<b>VOLGA FEDERAL DISTRICT</b>	<b>129.19</b>	<b>162.33</b>	<b>167.50</b>	<b>235.32</b>	<b>142.29</b>
Republic of Bashkortostan	13.07	14.80	17.37	24.44	14.81
Mari El Republic	1.01	0.89	0.99	1.27	0.90
Republic of Mordovia	0.85	1.05	1.02	1.57	0.82
Republic of Tatarstan (Tatarstan)	20.18	23.68	24.06	33.36	21.18
Udmurt Republic	4.50	5.42	5.11	7.67	3.88
Chuvash Republic – Chuvashia	1.77	4.07	3.23	4.80	3.43
Perm Territory	7.62	8.10	8.73	13.62	6.93
Kirov Region	3.00	2.96	3.87	5.86	3.65
Nizhny Novgorod Region	16.15	19.02	17.87	25.78	16.69
Orenburg Region	6.89	9.24	8.36	15.74	5.93
Penza Region	1.57	2.63	2.56	3.29	2.07
Samara Region	27.81	34.28	36.58	50.43	31.77
Saratov Region	12.30	15.62	14.62	18.98	13.41
Ulyanovsk Region	12.48	20.57	23.15	28.51	16.83
<b>URALS FEDERAL DISTRICT</b>	<b>70.47</b>	<b>92.28</b>	<b>102.97</b>	<b>143.24</b>	<b>78.70</b>
Kurgan Region	0.86	1.32	1.18	1.84	1.54
Sverdlovsk Region	34.82	43.19	48.85	63.65	38.79
Tyumen Region	13.88	16.04	20.94	26.07	12.89
Khanty-Mansi Autonomous Area – Yugra	4.85	6.31	8.71	9.29	5.13
Yamal-Nenets Autonomous Area	0.62	0.74	0.63	1.59	0.98
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	8.41	8.99	11.60	15.19	6.79
Chelyabinsk Region	20.91	31.72	32.00	51.69	25.48
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>88.61</b>	<b>116.63</b>	<b>129.34</b>	<b>176.86</b>	<b>98.09</b>
Altai Republic	0.20	0.36	0.37	0.41	0.24
Republic of Buryatia	9.52	11.54	13.90	19.40	8.67
Republic of Tuva	0.02	0.03	0.05	0.12	0.04
Republic of Khakassia	0.74	1.09	0.95	1.78	0.70
Altai Territory	3.85	4.62	5.74	8.36	3.50
Trans-Baikal Territory	0.46	0.42	5.68	1.25	0.55
Krasnoyarsk Territory	9.25	14.94	14.75	22.06	14.75
Irkutsk Region	5.23	4.48	5.40	6.49	5.39
Kemerovo Region	3.24	4.02	4.25	5.84	2.87
Novosibirsk Region	41.44	55.42	57.51	84.41	47.42
Omsk Region	11.82	16.21	17.23	21.98	11.32
Tomsk Region	2.85	3.52	3.51	4.77	2.64
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>90.31</b>	<b>93.49</b>	<b>91.09</b>	<b>117.03</b>	<b>77.30</b>
Republic of Sakha (Yakutia)	0.96	1.06	0.86	1.59	0.92
Kamchatka Territory	1.72	2.46	2.53	2.76	1.45
Primorye Territory	59.76	56.29	52.93	67.31	47.03
Khabarovsk Territory	10.17	16.47	13.39	18.34	13.28
Amur Region	11.27	8.82	13.34	18.75	10.27
Magadan Region	0.31	0.46	0.56	0.81	0.33
Sakhalin Region	6.05	7.85	7.37	7.31	3.94
Jewish Autonomous Region	0.06	0.05	0.08	0.13	0.08
Chukotka Autonomous Area	0.02	0.02	0.04	0.04	0.01
<b>CRIMEA FEDERAL DISTRICT</b>	<b>17.41</b>	<b>33.81</b>	<b>33.42</b>	<b>47.38</b>	<b>29.74</b>
Republic of Crimea	11.42	26.41	26.75	37.60	22.49
Sevastopol	6.00	7.40	6.67	9.78	7.26

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

Table 6.6.1

### Insurers' Premiums and Payoffs

(millions of rubles)

	January–June 2015		January–September 2015	
	insurance premiums	payoffs	insurance premiums	payoffs
	1	2	3	4
THE RUSSIAN FEDERATION	517,758.9	236,533.2	768,629.2	364,148.3
<b>CENTRAL FEDERAL DISTRICT</b>	<b>306,975.3</b>	<b>133,009.5</b>	<b>448,436.1</b>	<b>203,963.5</b>
Belgorod Region	2,366.2	1,035.1	3,666.4	1,541.6
Bryansk Region	1,497.3	703.1	2,335.4	1,034.7
Vladimir Region	2,345.7	1,176.3	3,754.8	1,800.4
Voronezh Region	3,679.7	1,722.2	5,505.5	2,648.8
Ivanovo Region	1,385.1	813.9	2,147.5	1,473.6
Kaluga Region	1,697.1	916.4	2,618.7	1,324.9
Kostroma Region	877.1	375.9	1,359.3	551.8
Kursk Region	1,640.1	658.9	2,305.5	1,024.0
Lipetsk Region	1,719.7	845.2	2,538.9	1,355.3
Moscow Region	13,752.2	5,486.8	22,556.7	8,561.1
Orel Region	882.0	370.0	1,255.6	552.8
Ryazan Region	2,007.7	1,126.5	3,348.3	1,667.3
Smolensk Region	1,664.3	747.0	2,634.3	1,116.9
Tambov Region	1,315.6	606.0	1,863.4	826.5
Tver Region	1,965.3	958.8	3,153.0	1,454.6
Tula Region	2,332.1	1,031.7	3,668.1	1,571.7
Yaroslavl Region	2,738.6	1,578.1	3,622.3	1,923.7
Moscow	263,098.4	112,857.6	380,089.4	173,533.5
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>51,607.2</b>	<b>26,089.8</b>	<b>77,580.3</b>	<b>39,549.3</b>
Republic of Karelia	1,181.5	581.5	1,818.4	905.9
Republic of Komi	1,879.1	777.6	2,636.9	1,165.1
Arkhangelsk Region	2,009.1	1,165.5	3,056.1	1,734.2
Nenets Autonomous Area	43.5	16.7	65.8	24.0
Arkhangelsk Region, excluding Nenets Autonomous Area	1,965.6	1,148.9	2,990.3	1,710.2
Vologda Region	2,998.9	1,474.9	4,350.5	2,222.0
Kaliningrad Region	1,719.0	814.3	2,844.0	1,215.1
Leningrad Region	2,358.7	692.5	3,689.2	1,186.2
Murmansk Region	1,668.8	988.9	2,385.4	1,490.3
Novgorod Region	986.7	519.9	1,557.6	781.2
Pskov Region	827.0	343.2	1,308.2	504.5
Saint Petersburg	35,978.3	18,731.5	53,933.9	28,344.8
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>21,205.1</b>	<b>10,461.5</b>	<b>33,169.6</b>	<b>16,950.7</b>
Republic of Adygeya (Adygeya)	305.2	167.4	500.9	283.9
Republic of Kalmykia	157.2	78.4	234.5	113.6
Krasnodar Territory	10,070.9	5,058.9	16,076.4	8,195.8
Astrakhan Region	1,909.8	701.8	2,616.3	1,108.2
Volgograd Region	3,357.9	1,789.0	5,107.6	2,845.9
Rostov Region	5,404.0	2,666.0	8,634.0	4,403.4
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>5,697.2</b>	<b>3,035.7</b>	<b>8,761.2</b>	<b>4,564.5</b>
Republic of Dagestan	764.1	308.7	1,249.1	500.1
Republic of Ingushetia	137.5	51.1	225.6	92.0
Kabardino-Balkar Republic	453.2	196.0	652.1	299.7
Karachay-Cherkess Republic	252.8	158.0	398.3	263.8
Republic of North Ossetia – Alania	319.3	97.4	563.6	160.0
Chechen Republic	271.3	99.4	445.8	155.9
Stavropol Territory	3,499.1	2,125.1	5,226.6	3,093.0

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

	1	2	3	4
<b>VOLGA FEDERAL DISTRICT</b>	<b>58,797.4</b>	<b>29,545.0</b>	<b>89,960.4</b>	<b>45,723.0</b>
Republic of Bashkortostan	6,684.2	3,607.8	10,317.4	5,543.8
Mari El Republic	931.2	407.7	1,501.5	641.8
Republic of Mordovia	1,023.7	474.1	1,599.4	779.0
Republic of Tatarstan (Tatarstan)	12,388.3	6,105.0	18,119.9	9,139.0
Udmurt Republic	2,711.0	1,271.3	4,238.1	1,969.1
Chuvash Republic – Chuvashia	1,844.3	880.8	2,823.9	1,323.8
Perm Territory	5,560.0	2,733.5	8,446.3	4,200.4
Kirov Region	1,994.6	979.1	3,081.2	1,521.9
Nizhny Novgorod Region	7,558.6	4,235.8	11,369.2	6,614.6
Orenburg Region	3,433.5	1,540.2	5,063.7	2,499.0
Penza Region	1,687.4	752.9	2,707.9	1,264.4
Samara Region	7,744.7	3,858.8	12,166.6	6,076.3
Saratov Region	3,558.2	1,882.2	5,238.2	2,902.9
Ulyanovsk Region	1,677.8	815.8	3,287.1	1,247.0
<b>URALS FEDERAL DISTRICT</b>	<b>32,242.5</b>	<b>15,828.7</b>	<b>47,388.6</b>	<b>24,711.7</b>
Kurgan Region	1,024.8	451.1	1,449.4	650.3
Sverdlovsk Region	9,973.1	4,938.3	15,476.8	7,506.6
Tyumen Region	14,225.1	6,348.2	19,687.4	10,295.7
Khanty-Mansi Autonomous Area – Yugra	7,541.6	3,207.3	9,890.4	5,320.9
Yamal-Nenets Autonomous Area	1,737.5	695.6	2,427.0	1,323.5
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	4,946.0	2,445.4	7,369.9	3,651.3
Chelyabinsk Region	7,019.5	4,091.0	10,775.0	6,259.0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>30,063.8</b>	<b>14,214.4</b>	<b>46,171.6</b>	<b>21,834.5</b>
Altai Republic	243.8	41.9	328.1	67.0
Republic of Buryatia	878.5	399.1	1,452.4	823.0
Republic of Tuva	130.7	65.5	210.6	103.5
Republic of Khakassia	572.6	284.0	906.9	471.4
Altai Territory	2,571.8	1,093.1	3,991.0	1,673.9
Trans-Baikal Territory	967.6	283.8	1,409.7	450.7
Krasnoyarsk Territory	4,763.7	2,480.4	7,450.3	3,772.5
Irkutsk Region	4,867.1	2,351.5	7,230.5	3,546.3
Kemerovo Region	4,506.1	2,391.8	6,818.6	3,518.7
Novosibirsk Region	5,691.0	2,630.0	8,817.9	3,996.6
Omsk Region	2,975.6	1,332.0	4,676.5	2,084.6
Tomsk Region	1,895.3	861.4	2,879.0	1,326.4
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>10,936.8</b>	<b>4,334.7</b>	<b>16,763.7</b>	<b>6,813.9</b>
Republic of Sakha (Yakutia)	1,584.5	657.4	2,266.5	1,037.6
Kamchatka Territory	367.9	127.3	568.0	210.5
Primorye Territory	3,648.7	1,550.8	5,817.3	2,421.3
Khabarovsk Territory	2,954.9	1,208.9	4,469.0	1,889.8
Amur Region	993.4	381.2	1,507.0	616.9
Magadan Region	267.6	72.9	421.1	114.1
Sakhalin Region	963.9	287.9	1,466.8	450.5
Jewish Autonomous Region	131.3	43.7	209.1	66.6
Chukotka Autonomous Area	24.7	4.6	38.8	6.5
<b>CRIMEA FEDERAL DISTRICT</b>	<b>233.5</b>	<b>13.8</b>	<b>397.8</b>	<b>37.3</b>
Republic of Crimea	183.5	8.0	317.7	27.1
Sevastopol	50.0	5.8	80.1	10.2

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.)

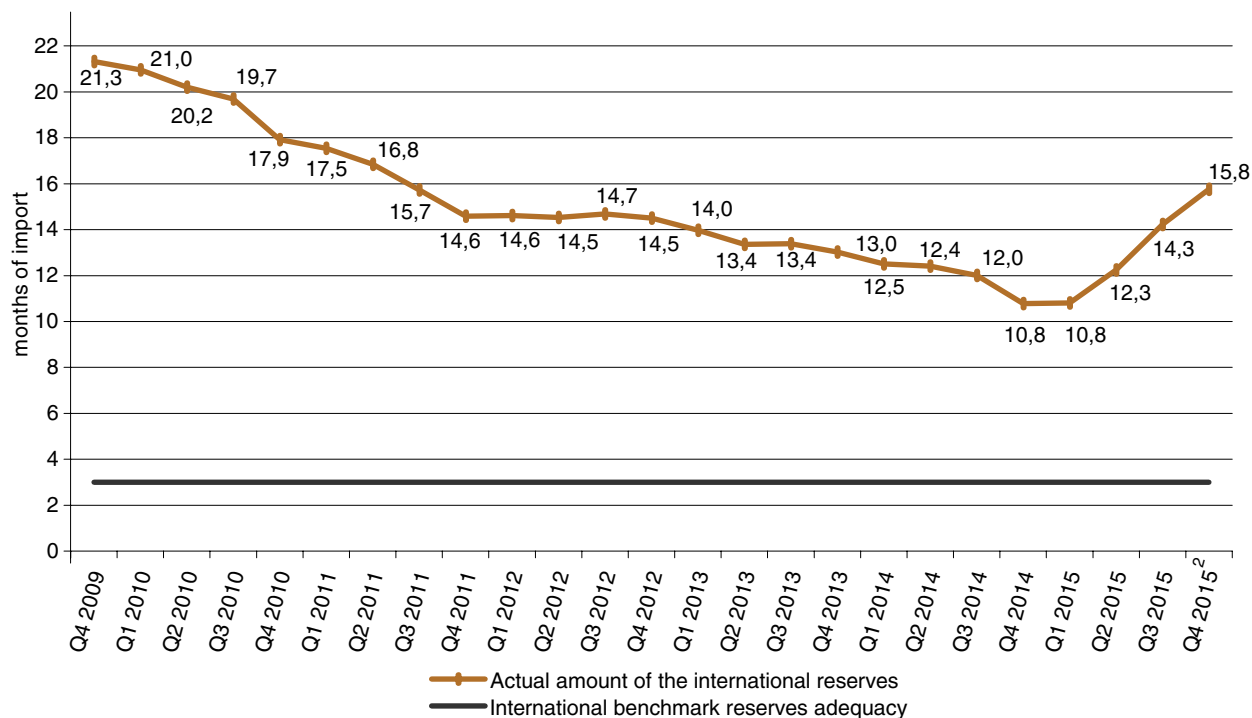
	1	2	3	4	5	6	7
Leningrad Region	-	-	-	-	-	-	-
Murmansk Region	-	-	-	-	-	-	-
Novgorod Region	-	-	-	-	-	-	-
Pskov Region	-	-	-	-	-	-	-
Saint Petersburg	100,389	2,608.0	2,117,499	92,223.5	157.2	94.2	9,967
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>91,336</b>	<b>1,706.4</b>	<b>258,231</b>	<b>13,283.2</b>	<b>108.1</b>	<b>164.9</b>	<b>7,960</b>
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
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Republic of Dagestan	-	-	-	-	-	-	-
Republic of Ingushetia	-	-	-	-	-	-	-
Kabardino-Balkar Republic	-	-	-	-	-	-	-
Karachay-Cherkess Republic	-	-	-	-	-	-	-
Republic of North Ossetia – Alania	-	-	-	-	-	-	-
Chechen Republic	-	-	-	-	-	-	-
Stavropol Territory	-	-	-	-	-	-	-
<b>VOLGA FEDERAL DISTRICT</b>	<b>366,274</b>	<b>11,638.3</b>	<b>295,592</b>	<b>14,285.8</b>	<b>772.6</b>	<b>1,199.4</b>	<b>82,433</b>
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



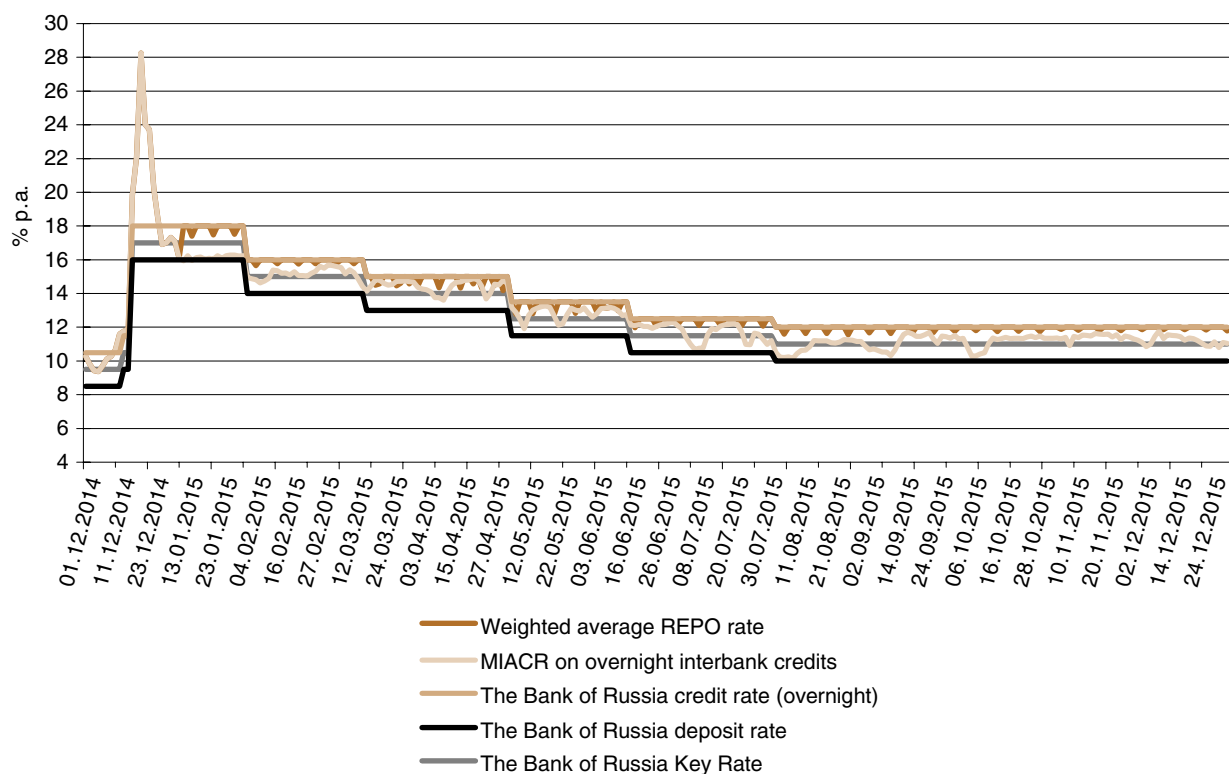


## 7. CHARTS AND DIAGRAMS

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



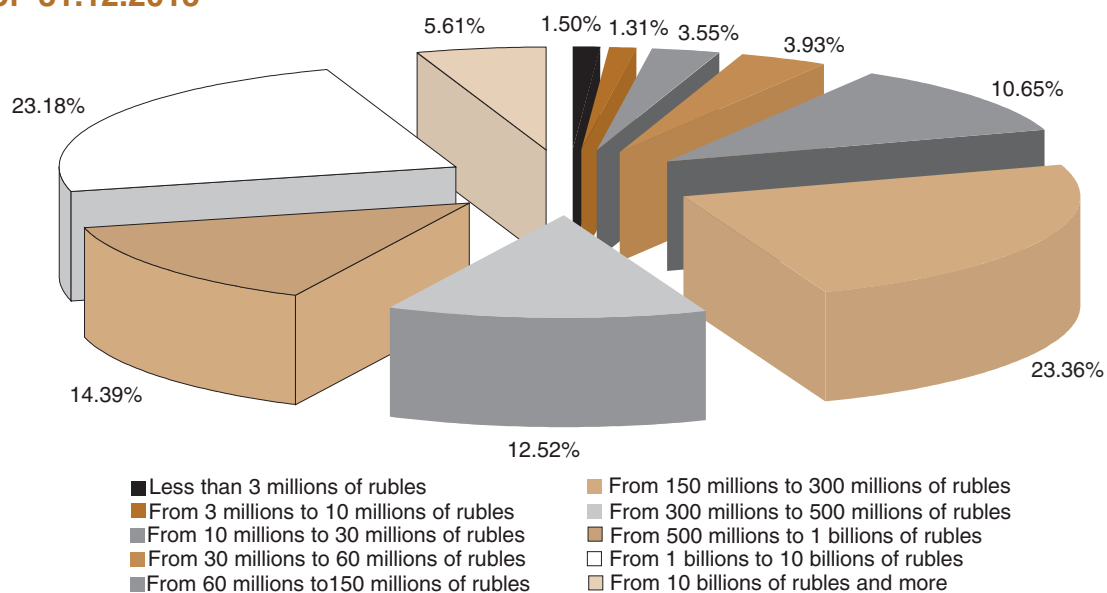
### 7.2. Interest Rates Dynamics in December, 2014 — December, 2015



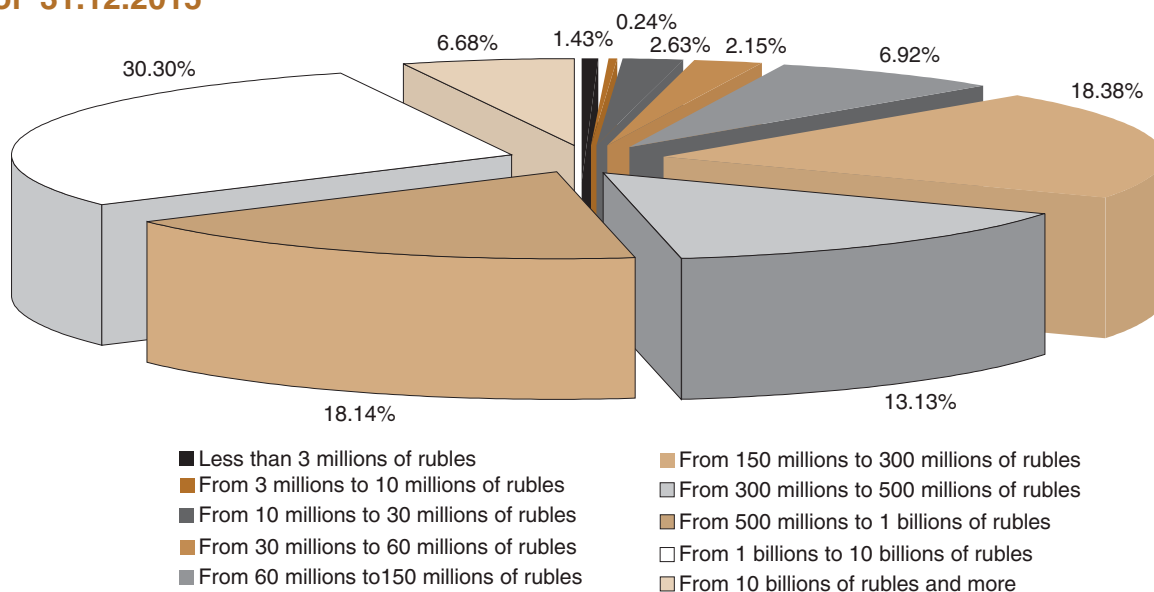
<sup>1</sup> See also the methodological comments to the table 1.11 "International Reserves of the Russian Federation".

<sup>2</sup> Estimated value.

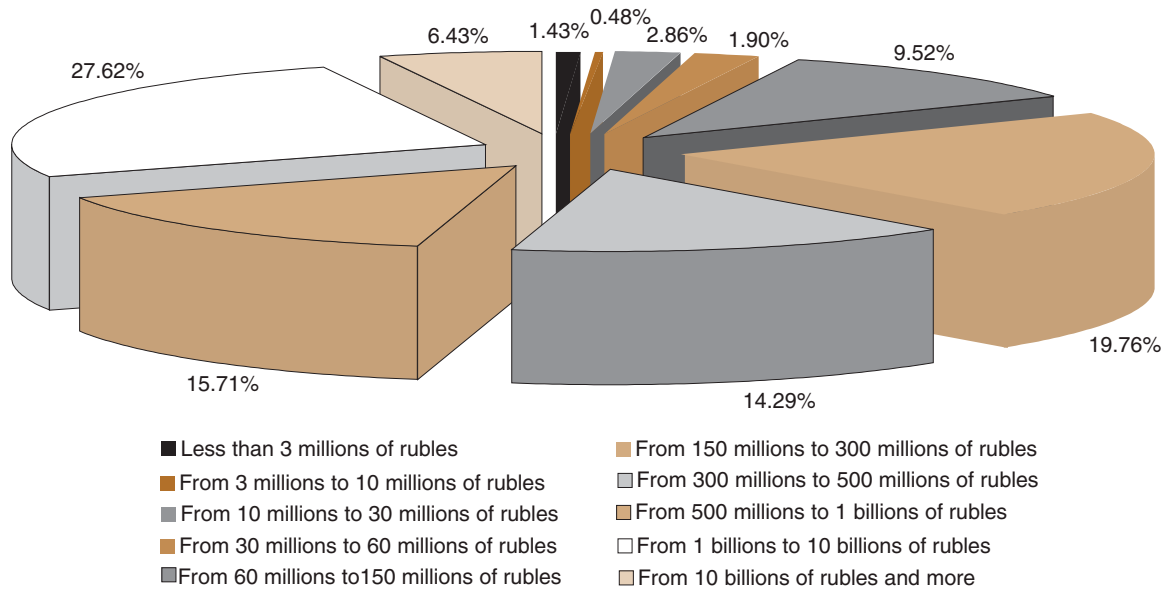
### 7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 404-P, on 09.08.2013, Grouped by Size of Registered Authorized Capital as of 31.12.2015



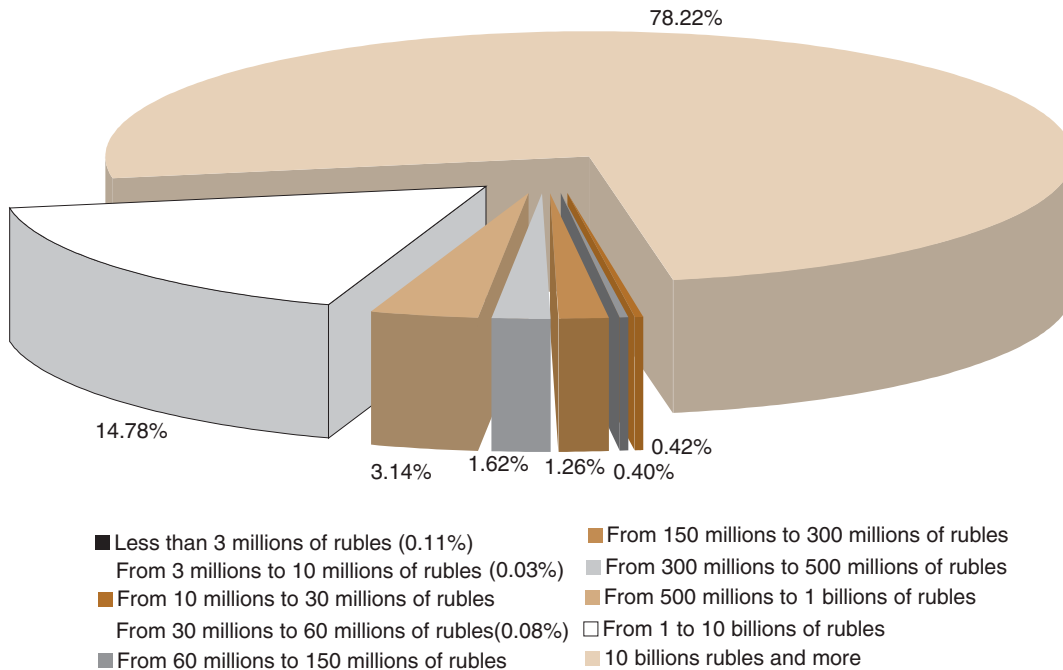
### 7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 04.08.2003, Grouped by Size of Registered Authorized Capital as of 31.12.2015



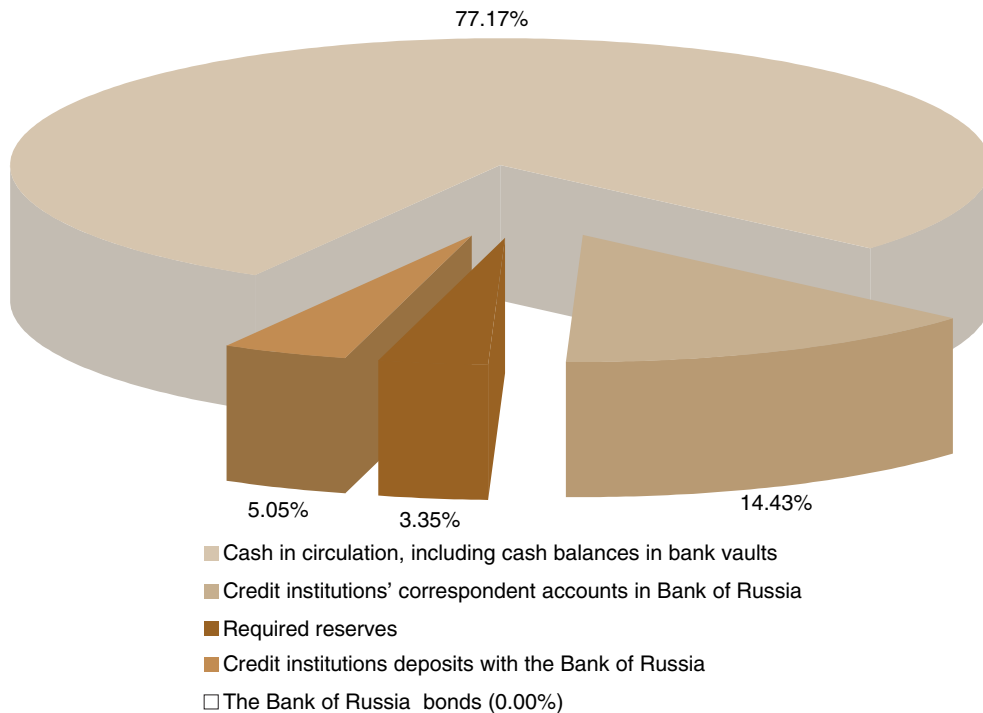
### 7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 31.12.2015



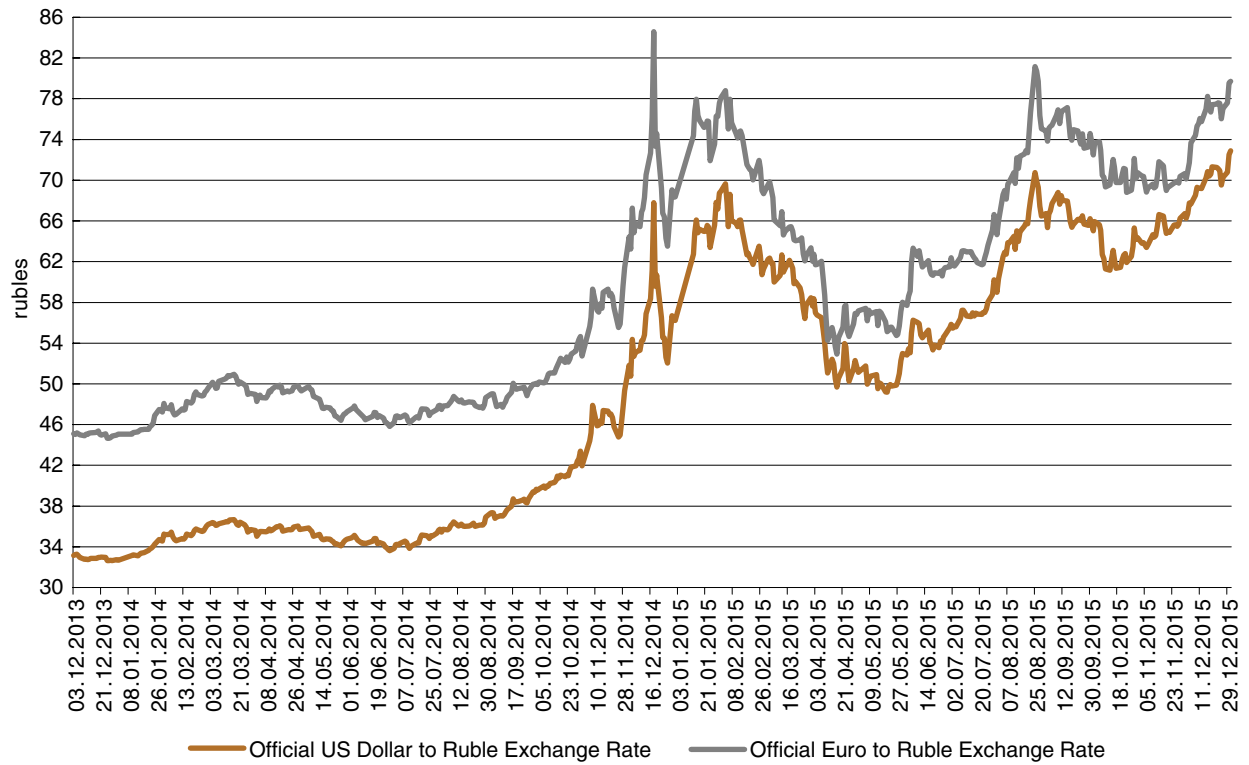
**7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from January 10, 2016 to February 10, 2016  
(Credit Institutions Grouped by Size of Registered Authorized Capital)**



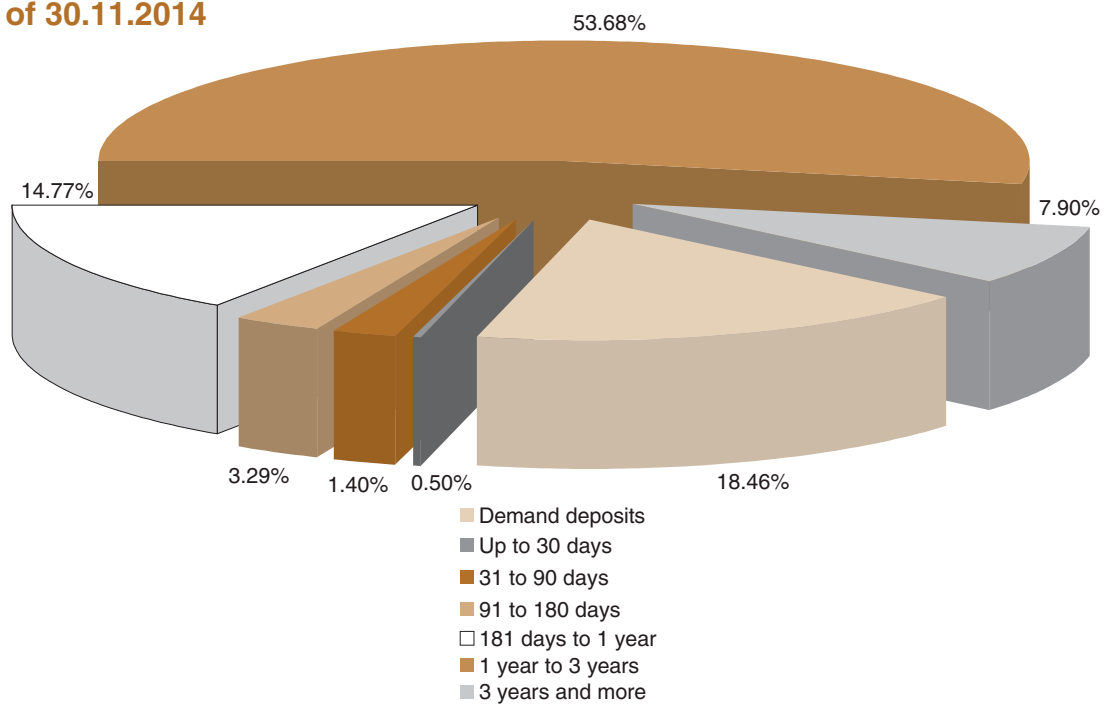
**7.7. Structure of Broad Monetary Base as of 31.12.2015**



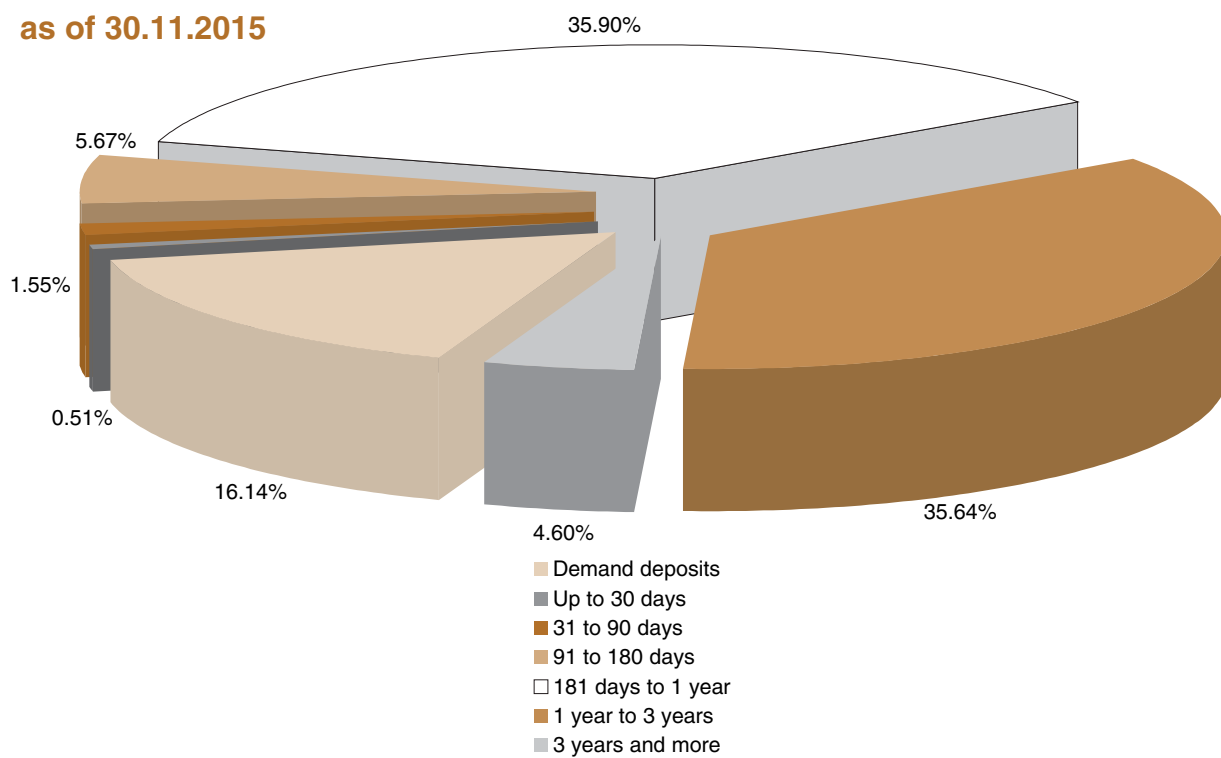
### 7.8. Ruble Exchange Rate Dynamics in December, 2013 — December, 2015



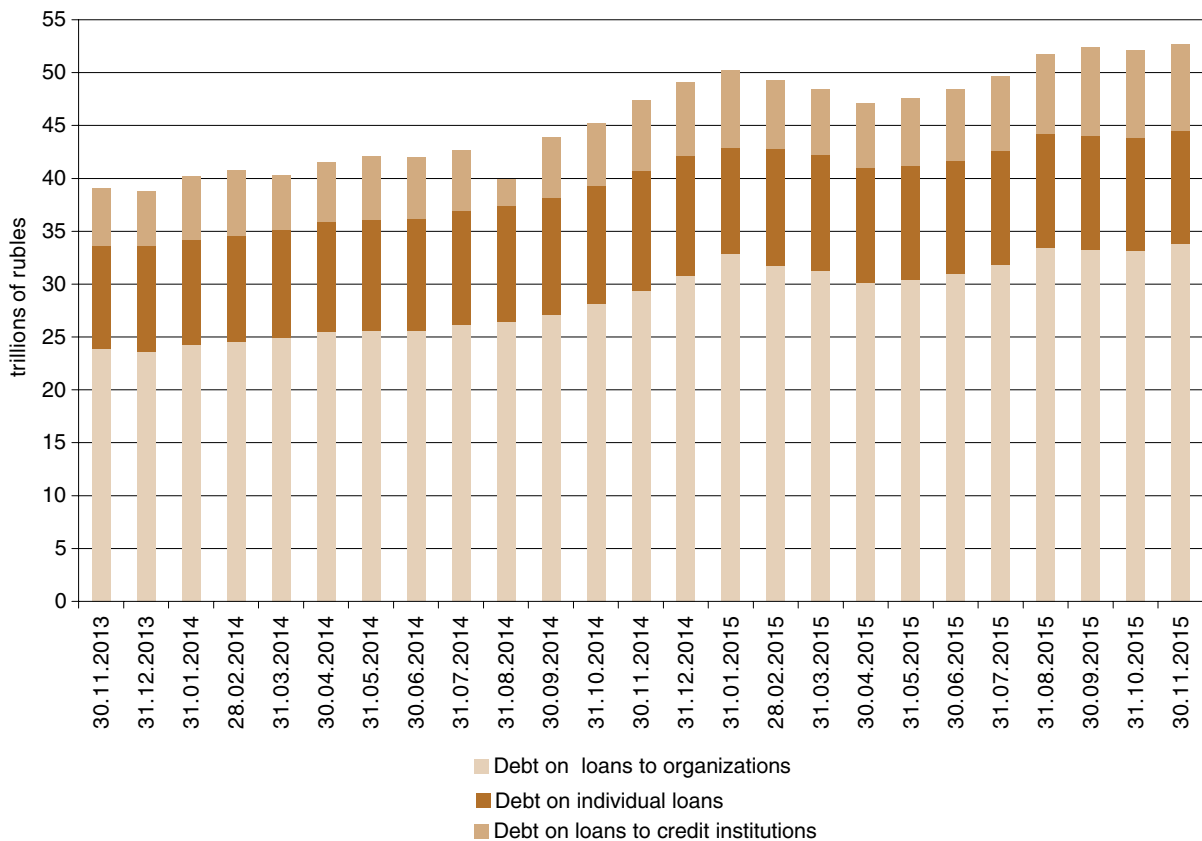
### 7.9. Structure of Individual Deposits Denominated in Rubles as of 30.11.2014



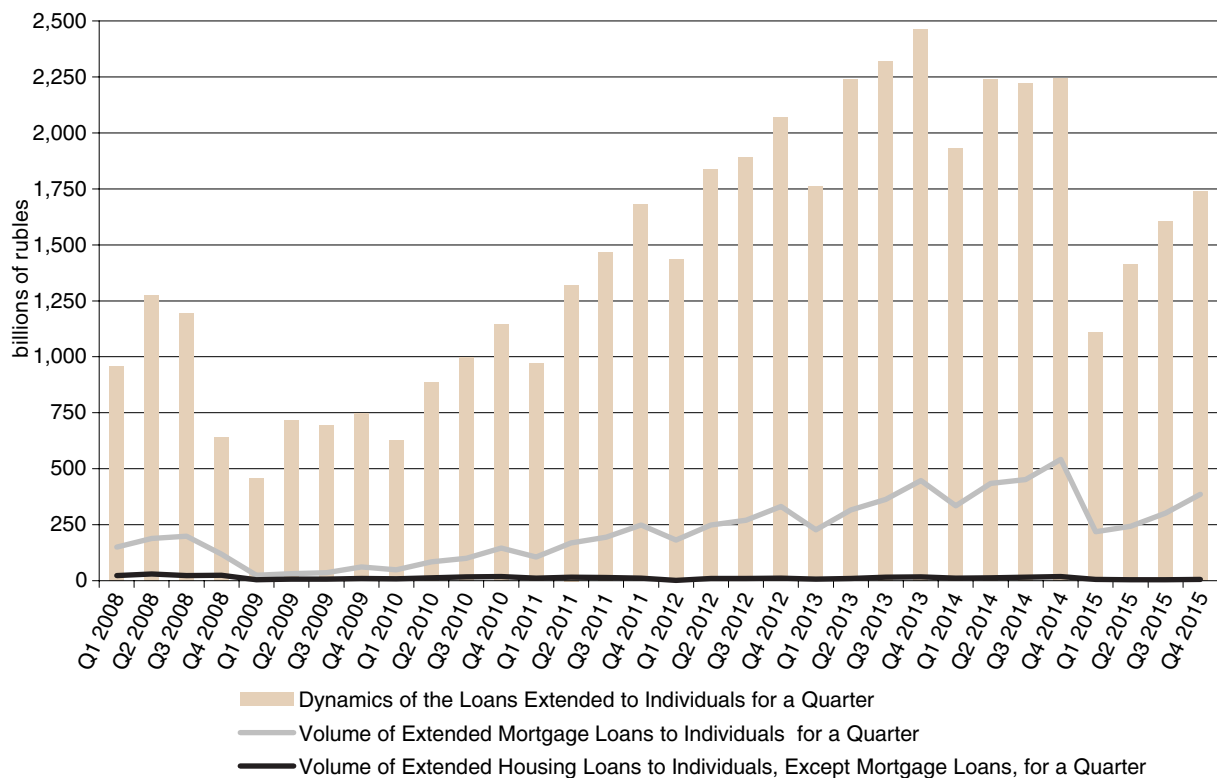
### as of 30.11.2015



### 7.10. Dynamics of Debt on Loans Extended

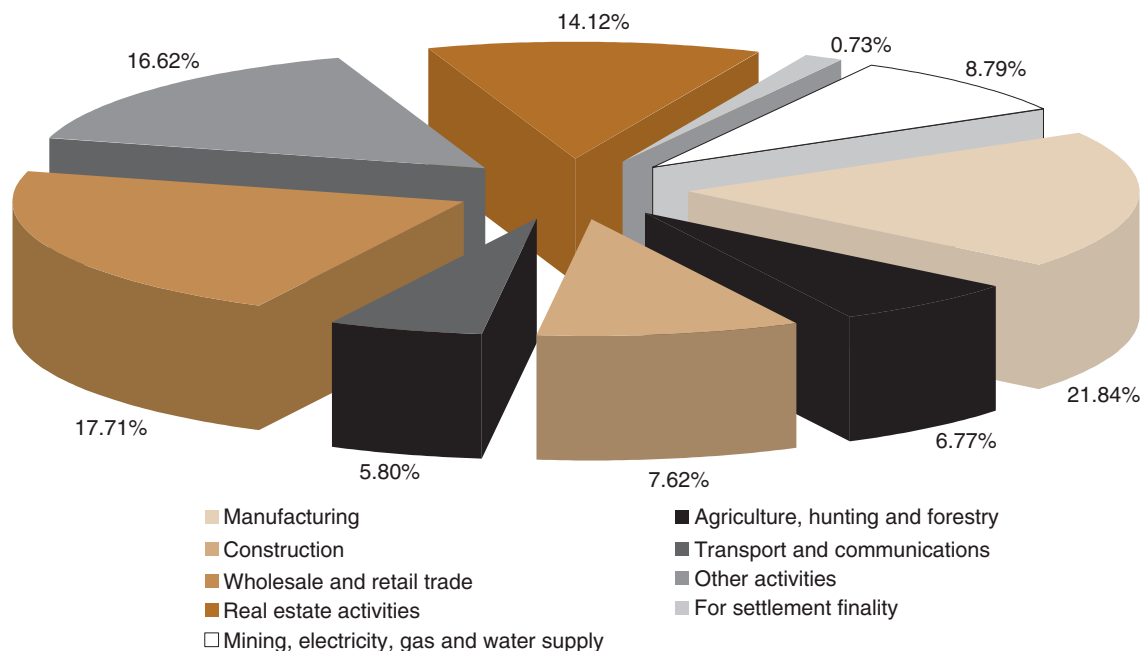


### 7.11. Loans Extended by the Credit Institutions to Individuals – Residents, for a Quarter (Including by some Purpose Loans)

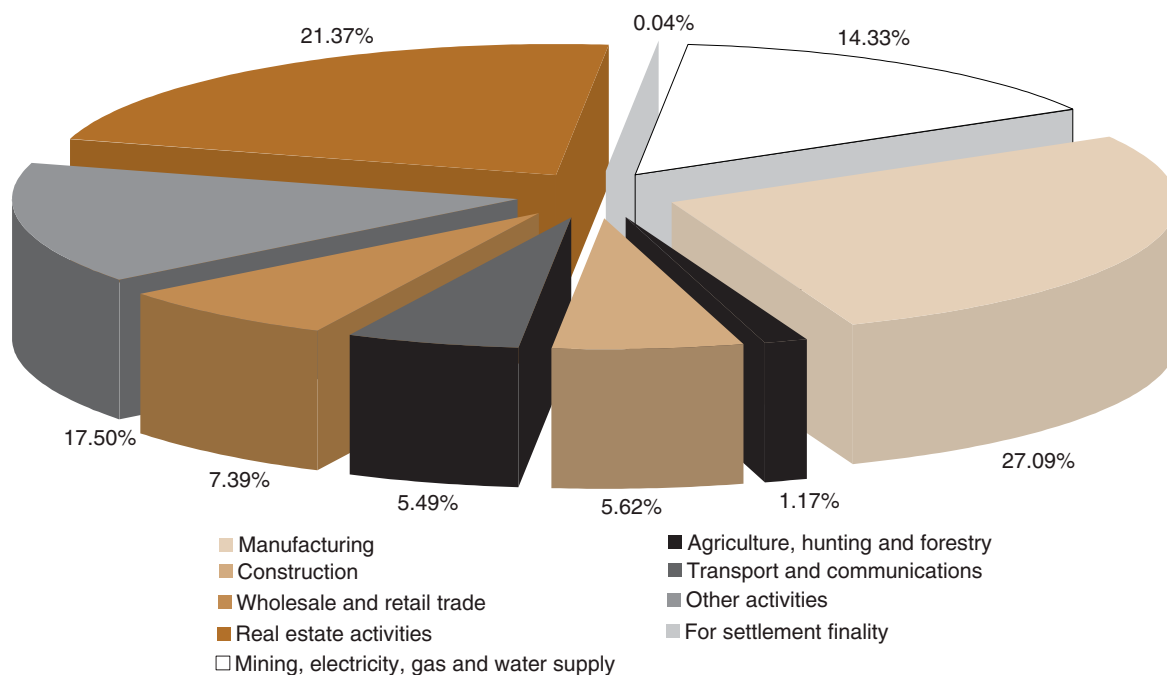




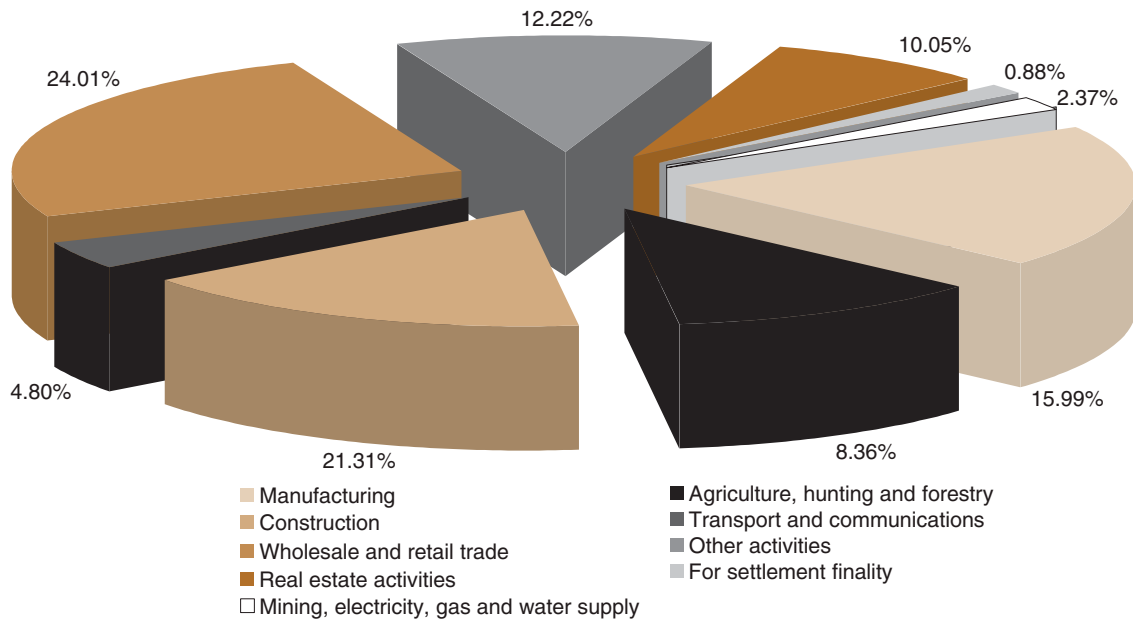
### 7.12. Structure of Ruble-Denominated Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.12.2015



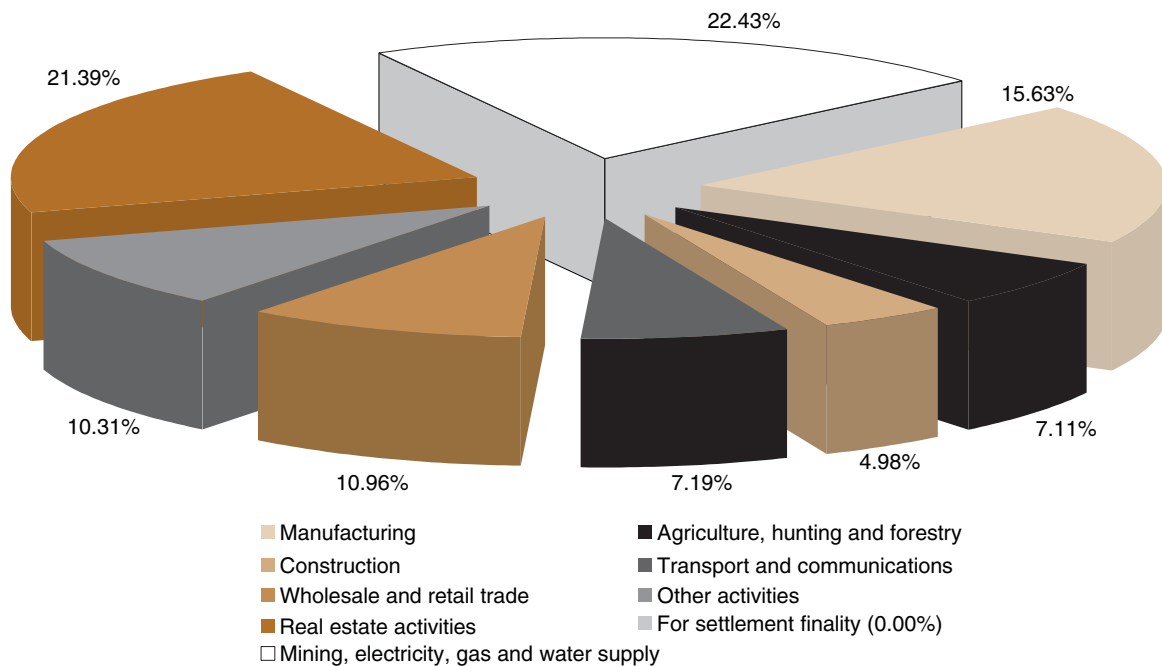
### 7.13. Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.12.2015



### 7.14. Structure of Ruble-Denominated Overdue Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.12.2015



### 7.15. Structure of Overdue Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.12.2015



## 8. SUMMARY METHODOLOGY

### Section 1. Main Macroeconomic and Monetary Indicators

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

#### General Provisions

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

The table "Balance of Payments of the Russian Federation" is compiled and published by the Bank of Russia on a quarterly basis.

Balance of payments data is one of the major instruments used for elaborating the country's monetary policy.

Balance of payments is compiled by the Bank of Russia based on basis of (i) the Federal Law No. 86FZ "On the Central Bank of the Russian Federation (Bank of Russia)" dated July 10, 2002 and (ii) the Russian Federal Government Order No. 849 dated July 18, 1994. The methodological basis for the balance of payments is the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (*BPM6*).

Sources of information are comprised of returns on foreign economic transactions performed by Russian residents. These returns are regularly obtained by the Bank of Russia from Russia's Ministry of Finance (Minfin), Federal Customs Service, Federal State Statistics Service, Federal Migration Service, Frontier Service of the Federal Security Service, Defense Ministry, Emergencies Ministry, international financial organizations, deposit-taking corporations, custodians, non-financial corporations as well as the Bank of Russia's expert estimates.

A specific list of reporting forms and other background materials are available on the Bank of Russia's Internet website under «Statistics. Macroeconomic statistics. Statistics of external sector».

The table "Balance of Payments of the Russian Federation" is one of the analytical presentations of the balance of payments data. In contrast to the neutral presentation, 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. In particular, it is possible to identify the total amount of current account receipts / the total amount of current account expenditure, as well as the total volumes of net incurrence of liabilities and net acquisition of financial assets.

Balance of payments data for previous years is revised mainly because of the updating of primary reports, the appearance of new information sources and implementation of new methodological principles as well as reclassification of financial instruments. Such an approach provides users of balance of payments statistics with access to the most actual data.

Balance of payments data for the reporting period are available on the Bank of Russia's Internet website and published in the weekly print edition of 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 the goods, of which ownership 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 Federal Customs Service, the item

involves the following transactions in goods that are not registered by the Federal Customs Service: (i) fish and marine products caught in the open sea and sold to nonresidents outside the border of the Russian Federation; (ii) goods procured in domestic/foreign ports by carriers; (iii) other goods where there is a change of ownership without crossing the border; (iv) goods undeclared and/or inadequately declared when imported by legal entities; (v) goods exported/imported by individuals; (vi) net exports of goods under merchanting.

Goods for and after processing are excluded from the Federal Customs Service data.

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

**1.2. Services** include services performed by residents for nonresidents and by nonresidents for residents. The services are sorted into the most significant kinds for Russia, such as transport, travel and others services including manufacturing services on physical inputs owned by others, maintenance and repair services, construction, insurance, financial, telecommunication, computer and information services, other business services, personal, cultural and recreational services, government services.

**1.3. Primary income** captures returns 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.** Recorded under the item "**Investment income**" is income derived from an ownership of foreign financial assets (interest, dividends and other similar types of income).

**1.3.3. "Rent"** covers income receivable for the use of land and putting natural resources at the disposal of nonresidents.

**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 and ownership without any counterparts of a commodity, service, asset and ownership being received in return. 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 e.g., humanitarian aid in the form of consumer goods and services, and cash grants, unless the latter are capital transfers (the description of capital transfers is in the paragraph 2.2).

**2. Capital account** is comprised of acquisition or disposal of non-produced, nonfinancial assets and capital transfers (receivable and payable).

**2.1. Acquisition or disposal of non-produced, nonfinancial assets** comprises transactions associated with tangible assets that may be used or necessary for production of goods and services but are not actually produced (e.g. land and subsoil assets) and transactions associated with nonproduced, intangible assets (e.g. patents, copyrights, trademarks, franchises, etc. and leases or other transferable contracts).

**2.2. Capital transfers** are infrequent transactions in large amounts, such as: debt forgiveness, nonlife insurance claims,

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

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

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

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

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

investment grants, some kind of taxes, large gifts, inheritances and so on.

**3. Financial account (excluding reserve assets).** Recorded under this category are transactions in assets and liabilities performed by residents vis-a-vis nonresidents. Assets and liabilities are classified by sectors, namely, general government, central bank, banks, and other sectors. The other sectors category is comprised of nonfinancial corporations, financial corporations (excluding banks), nonprofit institutions serving households (NPISHs) and households. Within these sectors investments are functionally classified as direct and portfolio investment, loans, and other assets and liabilities. Arrears are not shown separately but are added to the respective instruments (loans, debt securities). Assets of other sectors have the following additional breakdown: foreign currency, trade credits and advances, indebtedness on supplies according to intergovernmental agreements, fictitious transactions. The latter includes fictitious transactions related to trade in goods and services, securities trading and transactions with money transfers to resident's 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 transactions in acquiring participation in the equity, but also all subsequent transactions between the investor and the enterprise. According to the international definition of direct investment invested capital can 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 capital, reinvested earnings and other capital.

**3.2. Portfolio investment** includes, in addition to equity capital, negotiable debt financial instruments. Excluded are the aforementioned instruments included under direct investment and reserve assets.

**3.3. Loans** are financial assets that are created when a creditor lends funds directly to a debtor, and are evidenced by documents that are not negotiable.

**3.4. Other investment.** Financial 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** is the balancing item of the balance of payments, which is derived residually as net lending / net borrowing that can be derived from the financial account minus the same item derived from the current and capital accounts.

**5. Reserve assets** include highly liquid financial assets of the Russian Federation that are at the disposal and under the control of the Bank of Russia and the General Government.

Comprehensive description of international reserve assets is given in the methodological comment to the 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 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. With a view to providing international comparability for direct investment relationships identification quantitative criterion is used: ownership of 10% or more of the voting power of 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 6<sup>th</sup> edition of the IMF's *Balance of Payments and International*

*Investment Position Manual (BPM6)* and the OECD *Benchmark Definition of Foreign Direct Investment*, the 4<sup>th</sup> edition (BMD4).

### General Provisions

The table contains data on time series of direct investment in the Russian Federation and direct investment abroad broken down by sectors and instruments. Data on direct investment is a part of financial account and compiled according to the asset/liability principle. The table is published quarterly in millions of US dollars.

**Equity** includes shares, stocks and other investment of foreign direct investors in equity of Russian enterprises as well as Russian direct investment in equity of foreign enterprises, including financial aid.

**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, as well as between fellow enterprises, including loans, debt securities and trade credits.

Sources of information comprise reports of Russian residents on international transactions. These returns are regularly provided to the Bank of Russia by credit institutions, non-banking custodians, other financial corporations, nonfinancial corporations, the Ministry of Energy, as well as partner countries data and expert estimates.

Direct investment data are published in the *Bank of Russia Bulletin* and are available on the Bank of Russia's website.

### Individual Indicators Highlights

**Russian Federation Direct Investment Abroad** covers resident direct investors' claims to their direct investment enterprises, resident direct investment enterprises claims to direct investors and claims to non-resident fellow enterprises.

**General government direct investment** includes transactions in acquiring participation in the equity of foreign enterprises by the federal and local governments.

**Direct investment of banks and Direct investment of other sectors** include transactions related to 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 on their direct investors, resident direct investors on direct investment enterprises and liabilities of resident enterprises on non-resident fellow enterprises.

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

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

### General Provisions

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

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

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

### Individual Indicators Highlights

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

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

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

*Foreign liabilities* cover transactions in all foreign obligations of banks.

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

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

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

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

Table 1.4

### External Debt of the Russian Federation

#### General Provisions

On the whole, this section reproduces the contents of the table "External Debt of the Russian Federation by Maturity and Financial Instruments".

Structurally, the table focuses on the following economic sectors as main functional categories, namely: General government, Central bank, Banks, Other sectors.

Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are recorded within these institutional categories.

#### Individual Indicators Highlights

The description of indicators "General government", "Central bank", "Banks" and "Other sectors" complies with that given in the commentary for the table "External Debt of the Russian Federation by Maturity and Financial Instruments".

Table 1.5

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

#### General Provisions

On the whole, this section reproduces the contents of the table "External Debt of the Russian Federation Maturity and Financial Instruments".

Total debt of the main sectors of the economy is presented in a breakdown by domestic currency and foreign currency and by maturity.

Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are singled out under a separate data category.

#### Individual Indicators Highlights

The description of indicators "General government", "Central bank", "Banks" and "Other sectors" complies with that given in the commentary for the table "External Debt of the Russian Federation by Maturity and Financial Instruments".

Table 1.6

### External Debt of the Russian Federation by Maturity and Financial Instruments

#### General Provisions

Data on external debt plays an important role in analyzing the external vulnerability of the national economy.

The data is elaborated by the Bank of Russia according to the definition of external debt found in the manual jointly developed by international organizations, namely, the *External Debt Statistics Guide for Compilers and Users (2013)*, which states that external debt as of the reporting date is the outstanding amount of those actual current (not contingent) liabilities, which are owed to nonresidents by residents of an economy and which require payments of principal and/or interest at some point(s) in the future.

Calculation of external debt amount according to international methodology includes debt of all sectors of an economy vis-a-vis nonresidents, irrespective of which currency the debt is nominated in.

As follows from the definition, the key feature of debt is the obligation of a debtor to make payment of principal and/or interest, therefore, it excludes equity capital, derivatives, guarantees, open credit lines and other contingent liabilities.

General government debt securities are appraised at face value, while those of banks and other sectors are appraised at market value or — if it is not available — at nominal value.

Indebtedness on negotiable instruments is adjusted to transactions on the secondary market between residents and nonresidents and covers only liabilities to the latter.

External debt data is compatible with other macroeconomic data systems within the economy (balance of payments, international investment position, statistics of national accounts) and on the international level.

Structurally, the table focuses on the following economic sectors as main functional categories:

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

Each of these categories is subdivided into (i) *short-term* (with an original maturity of 1 year or less) and (ii) *long-term* (with a maturity of more than 1 year). Debt liabilities of each sector are classified by type of instrument. Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are recorded under a separate data category.

Among the sources of information are reports of the Bank of Russia, the Ministry of Finance of the Russian Federation, Federal State Statistics Service, international financial organizations, local governments, credit institutions, Vnesheconombank, depository clearing systems, nonbank financial corporations, nonfinancial corporations and etc.

Data on Russia's external debt are available on the Bank of Russia's website and are published in the *Bank of Russia Bulletin* and in mass media (*Rossiiskaya Gazeta*).

#### Individual Indicators Highlights

**General government.** This category includes external liabilities of the Russian Federal Government since 1992 (*the new Russian debt*), and that of the liabilities accumulated before 1992, for which the Russian Government assumed responsibility after the USSR's dissolution (*the former USSR debt*) as well as debt to nonresidents on loans drawn by local governments of the Russian Federation and on ruble-denominated bonds issued by them.

The new Russian debt consists of liabilities to nonresidents on loans, securities and other. Included are loans from the IBRD, EBRD, other international organizations and foreign governments, indebtedness to nonresidents on all sovereign eurobonds issued by the Russian Government, including those issued in

1998 for the GKO—OFZs restructuring and those issued for the London Club debt restructuring. These obligations are not overdue. Other liabilities consist of other current debt.

The former USSR debt includes borrowings from former socialist countries, from other official creditors, collections, trade credits, overdue interest and interest on arrears which are recorded in other liabilities.

**Debt securities.** Debt vis-a-vis nonresidents on securities (nominated in foreign currencies and Russian rubles) issued by the General government and by local governments of Russia is included. Only non-resident holdings of government securities are reported. Data is presented at face value.

**Loans** item includes loans, attracted from nonresidents by the Russian Federal Government, local governments and by the former USSR.

**Other debt liabilities** include liabilities on current transactions of the Ministry of Finance of the Russian Federation, intergovernmental liabilities on clearing settlements, and remainders of arrears on letters of credit, overdue collections, trade credits, and interest on arrears which are recorded in other liabilities.

**Central bank.** A category that covers external debt liabilities of the Bank of Russia and the Ministry of Finance of the Russian Federation (liabilities to the IMF in the form of loans granted to the Ministry of Finance of the Russian Federation were redeemed in Q2 2005; liabilities on SDR allocations are reflected on the Bank of Russia's balance since Q1 2011).

**Loans.** Contains external liabilities of the Bank of Russia on direct repos.

**Currency and deposits** consist of the debt of the Bank of Russia to nonresidents on current accounts. Also included is the Bank of Russia's estimate of the outstanding amount of national currency owned by nonresidents (description of the methodology of this estimate is available in the *Bank of Russia Bulletin*, and the balance of payments publication).

**Other liabilities** are liabilities on SDR allocations.

**Banks (excluding debt liabilities to direct investors and to direct investment enterprises).** Covers the debt of credit institutions (except for nonbanking credit institutions, recorded within "Other sectors") and Vnesheconombank (with respect to commercial activities of the latter) to nonresidents; external debt recorded by the Vnesheconombank within the framework of its Russian Government agent functions is recorded in the liabilities of General government.

**Debt securities.** Includes indebtedness of banks to nonresidents on their own issues of debt securities.

**Loans.** Funds attracted by banks on securities repurchase agreements (direct repos) from nonresidents which are not banks are included.

**Current accounts and deposits** item includes indebtedness of banks to nonresidents on current accounts, short-term and long-term deposits as well as other funds obtained from nonresident banks and excludes liabilities on securities repurchase agreements (direct repos) to nonresidents which are not banks, recorded within "Loans".

**Other liabilities.** Contains other accounts payable to nonresidents.

**Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises).** Covers foreign liabilities of other sectors.

**Loans.** Contains short-term and long-term loans along with direct repos and financial leases.

**Debt securities.** The item covers liabilities to nonresidents on issues of debt securities. Securities are accounted at market value. Included are bonds, promissory notes, nonparticipating preferred shares which don't provide participation in the distribution of the residual value of an incorporated enterprise on dissolution, as well as dividends payable on them and mortgage bonds purchased by nonresidents are included.

**Trade credits.** Consists of accounts payable to nonresidents for transactions in goods and services.

**Other liabilities.** The item covers liabilities to nonresidents on the amount of payable dividends on common shares related to portfolio investment, liabilities of insurance companies and liabilities arising when a resident commits a cession of claim to a non-resident.

**Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises.** Includes loans and other capital obtained from foreign direct investors and direct investment enterprises and indebtedness on dividends payable.

Table 1.7

### International Investment Position of the Russian Federation. Main Components

Table 1.8

### International Investment Position of the Russian Federation in the Second Quarter of 2015

#### General Provisions

International investment position (IIP) is a statistical statement that shows the value and composition of an economy's stock of external assets and liabilities at the beginning and at the end of a reporting period, as well as all changes that have occurred within the reporting period as a result of transactions, valuation changes, and other adjustments.

The IIP for Russia covers information for the Bank of Russia, deposit-taking corporations, General government (including data on government external assets and liabilities reported by Vnesheconombank), and other sectors.

The following data sources are used for Russia's IIP compilation: report forms of the Bank of Russia, data obtained from the Ministry of Finance of the Russian Federation, Federal Service for Property Management, Federal Customs Service, information from international financial organizations, local governments, credit institutions, Vnesheconombank, other financial corporations, non-financial corporations as well as the Bank of Russia's expert estimates.

Methodology for compilation of the IIP components is based on the 6<sup>th</sup> edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

As interdependency of the world economy increases, the information derived from the IIP of Russia plays an important role in the design and development of both foreign and domestic economic policies. The economy's net international investment position (representing the difference between its foreign financial claims and foreign liabilities) allows to determine the status of Russia's external economic relations with other economies at a certain point in time. Depending on whether the international investment position is positive or negative, the country is respectively, either a "net creditor" or a "net debtor" vis-a-vis the rest of the world.

Information provided in sections "Assets" and "Liabilities", in addition to enabling an assessment of the value of Russia's external claims and liabilities, also allows to analyze the composition thereof.

The international investment position of the Russian Federation is annually published in the *Bank of Russia Bulletin*, and is available on the Bank of Russia's website.

#### Individual Indicators Highlights

Foreign assets and foreign liabilities of the economy's residents at a certain date (which, if netted, result in the net international investment position) are the major classification groupings presented in **the left column of the table**.

- Assets and liabilities, in turn, are classified by:
- functional category (direct investment, portfolio investment, financial derivatives, other investment, reserve assets);
  - type of financial instrument (equity and investment fund shares, debt instruments of direct investment, debt securities, currency and deposits, loans, insurance, pension, and standardized guarantee schemes, trade credit and advances, other accounts receivable/payable, monetary gold, Special Drawing Rights, etc.);
  - sector (central bank, deposit-taking corporations, except central bank, general government and other sectors that have additional breakdown into (i) *nonfinancial corporations, households, and NPISHs (nonprofit institutions serving households)* and (ii) *other financial corporations*);

— maturity (short-term — refers to those with maturities of 12 month or less and long-term — refers to instruments with original maturities of more than 12 months).

**Upper row of the table** characterizes the stock of foreign assets/liabilities of Russia's residents at the beginning and at the end of the reporting period, as well as information on changes in foreign assets/liabilities in the breakdown specified below.

**Changes arising from transactions** reflect only those net changes in the foreign assets/liabilities, which have occurred as a result of transactions in these assets/liabilities. These transactions are included in the financial account of Russia's balance of payments.

**Changes due to revaluation and other changes** reflect changes (on a net basis), which are not arising from transactions and, therefore, not included in the balance of payments of Russia. Changes due to revaluation consist of net changes in assets/liabilities that result from exchange rate fluctuations and price changes. Other changes include all other changes in assets/liabilities (on a net basis) caused by: reclassification (e.g. change of functional category from portfolio investment to direct investment following an increase of an investor's share in equity capital of a direct investment enterprise), unilateral write-offs of debts by a creditor, debt write-offs resulting from accounts' reconciliation, and other changes.

Methodological principles used for compilation of the IIP of Russia are similar to those applied to balance of payments statistics, definitions of individual indicators are the same as those set forth in the comment to the table "The Russian Federation Balance of Payments".

#### Valuation of indicators

External assets and liabilities are measured mainly at market (fair) values, except for positions in trade credit and advances and loans related to General governments, which are recorded at book values.

Data on portfolio investment (including government securities) are presented at market values.

Trade credit and advances of other sectors include net balances on accounts receivable and payable with nonresidents related to exports and imports of goods. In the column "Other changes" of the line it is shown an accumulated debt write-off for the period preceding the last three years.

Column "Other adjustments" includes, inter alia, assets and liabilities of credit institutions, whose licenses to conduct banking transactions were cancelled within the reporting period.

**Table 1.9**  
**International Investment Position of the Banking Sector of the Russian Federation**

#### General Provisions

International investment position (IIP) of the Banking sector of Russia — a component part of the IIP of Russia — is a statistical statement, which serves to assess the value of the stock of external assets and liabilities of the economy's Banking sector at the beginning or end of a reporting period, as well as all changes that occurred within the reporting period as a result of transactions, valuation changes (changes due to revaluation), and other adjustments.

The Banking sector's IIP, which is compiled by the Bank of Russia, is comprised of data on banks, including Vnesheconombank.

Data sources used for compilation of the Banking sector's IIP are: (i) information on foreign transactions collected from authorized banks and Vnesheconombank. Information provided by the Banking sector's IIP has significant importance in analyzing stability of the Banking sector and state of the economy as a whole.

Compilation methodology, valuation principles, and definitions for separate indicators of the Banking sector's IIP coincide with those applied to the IIP of the Russian Federation.

The "Assets" section of the table contains (i) data on the amount of foreign claims held by the Banking sector of Russia at the beginning and at the end of the reporting period,

(ii) composition of foreign claims and (iii) level of their liquidity. Based on the data available, it is possible to identify the factors that caused changes in assets during the reporting period.

Data contained in the "Liabilities" section make it possible to evaluate (i) size of the foreign liabilities, which the Banking sector accumulated at the beginning and at the end of the reporting period, and (ii) composition of those liabilities. Besides, data in this section reveal the major causes of changes in liabilities within the reporting period.

Depending on whether the Banking sector's net international investment position is positive or negative, this sector can be regarded as a "net creditor" or "net debtor" vis-a-vis nonresidents, respectively.

The international investment position of Russia's banking sector is published in the *Bank of Russia Bulletin* and is available on the Bank of Russia's website.

#### Individual Indicators Highlights

Foreign assets and foreign liabilities of the Banking sector on a specific date (which when netted result in the net international investment position) are the major classification groupings presented in **the lines of the table**. The components singled out in the table's lines are identical to those in the financial account of balance of payments, namely, direct investment, portfolio investment, financial derivatives, other investment. More detailed information on these components is available in the comment to the table "The Russian Federation Balance of Payments".

**Columns of the table** reflect the stock of foreign assets/liabilities of Russia's Banking sector at the beginning and at the end of the reporting period, as well as information on changes in foreign assets/liabilities in the breakdown specified below.

**Changes due to transactions** reflect only the net changes in the foreign assets/liabilities of Russia's Banking sector, which occurred as a result of transactions in these assets/liabilities. These transactions are included in the financial account of Russia's balance of payments.

**Changes due to revaluation and other changes** reflect changes (on a net basis), which are not regarded as transactions and, therefore, not included in the balance of payments of Russia. Changes due to revaluation cover net changes in assets/liabilities that result from exchange rate fluctuations and price changes. Other changes include all other changes in assets/liabilities (on a net basis) caused by: (i) reclassification (e.g. the transition from portfolio investment to direct investment following an increase of an investor's share in equity capital of an enterprise), (ii) unilateral write-offs of debts by a creditor, (iii) write-offs resulting from reconciliation, (iv) other changes.

**Total changes** is an aggregate amount of net changes in assets/liabilities due to transactions, revaluation and other changes.

#### Valuation of indicators

The column "Other adjustments" includes assets and liabilities of credit institutions, whose licenses to carry out banking activities were cancelled within the reporting period.

**Table 1.10**  
**The Russian Federation Merchandise Trade (Based on the Balance of Payments Methodology)**

Beginning with 2012 the Russian Federation's merchandise trade data are compiled on the basis of the methodology set out in the 6<sup>th</sup> edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

Conceptually, *BPM6* maintains the overall framework of the methodology of the previous (fifth) edition of the *Manual (BPM5)*.

#### General Provisions

The table "The Russian Federation Merchandise Trade" 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 data are presented in millions of US

dollars and valued in accordance with the goods values converted into f.o.b. (a definition of the f.o.b. value is provided in commentary to the table "The Russian Federation Balance of Payments", "Goods" section).

Data provided in the table "The Russian Federation Merchandise Trade" are included in the current account of the balance of payments and are compiled in accordance with the IMF's methodology.

The table's sources of information are the following:

- reporting data on exports/imports of goods recorded by the Federal Customs Service with customs procedures singled out separately;
- reporting data by the Federal State Statistics Service on:
  - (i) exports of fish and marine products caught in open sea and sold outside the customs border of the Russian Federation;
  - (ii) data from credit institutions' reports;
- reporting data by major exporting enterprises;
- partner country data on selected items.

Data on merchandise trade are published in *Bank of Russia Bulletin* and are available on the Bank of Russia's website.

### Individual Indicators Highlights

**Exports of Goods** (balance of payments methodology) is the 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 Federal Customs Service — namely, fish and marine products caught in open sea and sold to nonresidents outside the customs border of the Russian Federation, goods procured by foreign carriers in Russian ports, goods exported by individuals for subsequent selling, and other goods, net exports of goods under merchandising.

Goods for and after processing are excluded from the Federal Customs Service data.

**Imports of Goods** (balance of payments methodology) covers (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 Federal Customs Service — namely, goods acquired from nonresidents without crossing Russia's customs border, goods procured by Russian carriers in foreign ports, goods undeclared and/or inadequately declared when imported by legal entities, goods imported by individuals for the subsequent selling in Russia, and other goods.

Goods for and after processing are excluded from the Federal Customs Service data.

**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 are those external assets that are readily available to and controlled by monetary authorities for meeting balance of payments financing needs, for intervention in foreign exchange markets to affect the currency exchange rate, and for other related purposes (such as maintaining confidence in the currency and the economy, and serving as a basis for foreign borrowing). Reserve assets must be foreign currency assets and assets that actually exist. International reserves should be assets of high quality.

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

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

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

Values are converted to US dollars using official exchange rates of foreign currencies in terms of the Russian ruble and gold

reference prices set by the Bank of Russia and effective on the reporting date.

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

### Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

Reserves adequacy is determined by comparison of the actual amount of the international reserves in months of imports of goods and services and the international benchmark reserves adequacy.

The international benchmark reserves adequacy is equal to three months.

The actual amount of international reserves in months of imports is calculated as the ratio of the amount of international reserves of the Russian Federation at the end of a reporting quarter to the average monthly import of goods and services in the reporting quarter and three preceding ones.

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

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



**Table 1.12**  
**International Reserves and Foreign Currency**  
**Liquidity — Russia**

#### General Provisions

The template recommended by the IMF is meant to provide exhaustive information on the official assets of the Russian Federation in foreign currency and movements of these resources related to different claims and obligations of monetary authorities in foreign currency for the 12 months following the reporting date. In the template data is presented on balance and off-balance sheet transactions of monetary authorities in foreign currency, and supplementary information.

Data is published in terms of millions of US dollars. Foreign exchange assets are converted to US dollars using cross exchange rates of foreign currencies for the US dollar as of the given date.

Blank fields in the tables signify the absence of respective financial instruments as of the reporting date.

Data sources for International Reserves and Foreign Currency Liquidity are: balance sheet and off-balance sheet data of the Bank of Russia, operational reports of the Bank of Russia and the Ministry of Finance of the Russian Federation.

#### Individual Indicators Highlights

Section I **Official Reserves and Other Foreign Currency Assets** provides information on the structure of Russia's international reserves as well as data on the non-reserve foreign exchange assets of monetary authorities. Comprehensive description of international reserves is given in the methodological comments to the table "International Reserves of the Russian Federation". Other foreign currency liquidity represents assets of the Bank of Russia and the Ministry of Finance of the Russian Federation that do not meet the requirements for international reserves. Unlike reserve assets, non-reserve assets do not need to be external assets. They can be claims on residents.

Section II **Predetermined Short-term Net Drains on Foreign Currency Assets** describes the main directions of expenditure of foreign currency and sources of inflows of foreign currency.

Section III **Contingent Short-term Net Drains on Foreign Currency Assets** involves information on forthcoming changes in foreign exchange reserves of the Bank of Russia and Ministry of Finance of the Russian Federation as a result of exercising contingent assets and liabilities with remaining maturities of one year and transactions in options.

Reference data in Section IV **Memorandum Items** provides an explanation of the indicators recorded in Section I, reserves' currency composition by groups of currencies being disclosed.

#### **Central Bank Survey, Credit Institutions Survey, Banking System Survey, Other Financial Institutions Survey, Financial Sector Survey**

Central Bank Survey, Credit Institutions Survey, Banking System Survey, Other Financial Institutions Survey (data covered insurance companies and private pension funds), Financial Sector Survey (data covered banking system, insurance companies and private pension funds) are compiled in accordance with the international statistical standards on macroeconomic indicators (*Monetary and Financial Statistics Manual (IMF, 2000)*) under which monetary indicators are presented across financial instruments and economy sectors.

This data presentation is applicable for an analysis of money supply and its structure, and the relationships of financial intermediaries with other sectors of the Russian economy also as with nonresidents.

The "Central Bank Survey," "Credit Institutions Survey" and "Banking System Survey" are published by the Bank of Russia on a monthly basis while the "Other Financial Institutions Survey" (data covered insurance companies and private pension funds)

and "Financial Sector Survey" (data covered banking system, insurance companies and private pension funds) are published quarterly.

The preliminary data on basic indicators of the analytical accounts of the central bank and the banking sector are published on the Bank of Russia's official website at term set by the IMF's *Special Data Dissemination Standard*. Some of these elements are estimate-based. Data can be updated in the course of quarter (final data for December can be updated in the course of half a year). The final data are published in the Bank of Russia's monthly *Bank of Russia Statistical Bulletin* and the IMF's *International Financial Statistics*.

**Table 1.13**  
**Central Bank Survey**

#### General Provisions

The Bank of Russia's monthly aggregate balance sheet and the Ministry of Finance of the Russian Federation's data on international reserves of the Russian Federation government are the sources of information used to compile the "Central Bank Survey".

#### Individual Indicators Highlights

**Net foreign assets** — netting of transactions made by monetary authorities with nonresidents in national and foreign currency and precious metals.

**Claims on nonresidents** include international reserves of the Russian Federation government (see comments to the table: "International Reserves of the Russian Federation") and less liquid nonreserve assets. The nonreserve assets in this table represent other assets of the Bank of Russia placed with nonresidents<sup>1</sup>, particularly, assets denominated in a limited conversion and the Russian Federation currencies, and long-term credits and deposits also in convertible currency. Claims on nonresidents are presented across *monetary gold and SDR holdings, foreign currency, deposits, securities other than shares, loans and other claims on nonresidents*.

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

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

**Net claims on general government** include the Bank of Russia's claims on the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, government extrabudgetary funds and extrabudgetary funds of the Russian Federation constituent entities and local 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).

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

**Claims on other sectors** include the Bank of Russia's claims on other financial institutions<sup>1</sup>, public nonfinancial organizations and other nonfinancial institutions<sup>2</sup>.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Table 1.14**  
**Credit Institutions Survey**

### General Provisions

The sources of information for compiling the table "Credit Institutions Survey" are monthly balance sheets of credit institutions (excluding branches of Russian credit institutions abroad) and credit institutions with revoked licences, balance sheets of the branches of foreign banks located in the Russian Federation, the balance sheet of Vnesheconombank (public corporation).

### Individual Indicators Highlights

**Net foreign assets** — netting all transactions in assets and liabilities made by credit institutions with nonresidents in foreign and national currency and precious metals.

As opposed to the balance of payments statistics nonresidents' equity in Russian credit institutions capital, reinvested earnings in nonresidents' equity and dividends aren't included in "Net foreign assets". These components are constituent parts of "Shares and other equity" in the Credit Institutions Survey.

Besides the mentioned methodological discrepancies specified by international statistical standards "Net foreign assets" of the monetary statistics is largely consistent with the balance of payments ones. Data divergence may be caused by different information sources (credit institutions' balance sheets and statistical reports accordingly). To ensure data quality discrepancies are screened on a regular basis.

**Claims on nonresidents** — all transactions in assets made by credit institutions with nonresidents and presented across the following financial instruments: foreign currency — cash in foreign currency in credit institutions' vaults; deposits — deposits and other funds, including correspondent accounts in nonresident banks in foreign currency and national currency and precious metals; since December 2011 — also loans to nonresident banks; securities other than shares — debt securities and bills issued by foreign governments, banks and other nonresidents; credit and loans — loans extended to non-banks — nonresidents (till December 2011 — also included loans extended to nonresident banks); other claims — investments in shares of foreign companies and banks, funds in settlements with nonresident legal entities and other transactions with nonresidents.

**Liabilities to nonresidents** include all transactions in liabilities made by credit institutions with nonresidents and present across the following financial instruments: deposits — balances on LORO accounts and other funds attracted from nonresident banks, deposits and other funds attracted from nonresident individuals and legal entities in foreign and national currency and precious metals, including interest accrued; since December 2011 — also loans from nonresident banks; securities other than shares — nonresident investments in Russian credit institutions debt securities; credit and loans — funds attracted as REPO and other funds from non-banks — nonresidents (till December 2011 — also included loans from nonresident banks); other liabilities — other transactions with nonresidents, including liabilities on letters of credit and other settlements with nonresident legal entities.

**Claims on the central bank** are presented across the following financial instruments: cash — cash in national currency in credit institutions' vaults; deposits — credit institutions' funds on accounts with the Bank of Russia (balances on correspondent accounts, required reserves, deposits, balances on accounts of other transactions); securities other than shares — credit institutions' investments in the Bank of Russia bonds (valued at market price).

**Net claims on general government** include credit institutions' claims on the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, the Russian Federation government, constituent 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

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

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

authorities, the Russian Federation government, constituent entities and local authorities extrabudgetary funds including balances on accounts of the federal budget, budgets of the Russian Federation constituent entities and local authorities; other liabilities — credit institutions' other accounts payable to the budget.

**Claims on other sectors** include credit institutions' claims on other financial institutions, public nonfinancial organizations, other nonfinancial organizations and households.

**Claims on other financial institutions** comprise funds of other financial institutions, regardless of their type of property on the accounts of credit institutions, and credits extended to these institutions.

**Claims on public nonfinancial organizations** comprise credits (including arrears), overdue interest on credits extended to public nonfinancial organizations in national and foreign currency.

**Claims on other nonfinancial organizations** comprise credits (including arrears), overdue interest on credits extended to other nonfinancial organizations in national and foreign currency and precious metals, credit institutions' investments in the debt securities of nonfinancial organizations, investments in shares and other equity of nonfinancial organizations, and other accounts receivables from nonfinancial organizations.

**Claims on households** comprise credits (including arrears), overdue interest on credits extended to individuals and individual entrepreneurs in national and foreign currency and precious metals.

**Liabilities to central bank** include credit institutions' debt on credits extended by the Bank of Russia (including arrears and overdue interest), and also funds extended by the Bank of Russia to credit institutions as REPO.

**Deposits included in broad money** comprise all funds held by the Russian Federation residents (legal entities and households) on operating credit institutions' accounts. Deposits are classified by level of liquidity as transferable deposits (including funds, which can be used immediately as means of payment) and other deposits of the Russian Federation residents (that are not used directly as means of payment).

**Transferable deposits** include funds held by the Russian Federation residents (legal entities and households) in settlement, current and other demand accounts (including bank card payment accounts) opened with operating credit institutions in national currency.

**Other deposits** include the Russian Federation residents (legal entities and households) time deposits and other funds held in national currency, deposits denominated in all kinds of foreign-currency and in precious metals, including accrued interest on the deposits.

Data on transferable deposits and other deposits are broken down by institutional sectors. Transferable and other **deposits** include ones **of other financial institutions**, ones **of public nonfinancial organizations**, ones **of other nonfinancial organizations** and **households'** ones.

**Deposits excluded from broad money** — the Russian Federation residents' funds on credit institutions' accounts, which are excluded from broad money in accordance with the definition. This indicator includes amounts on credit institutions' accounts which cannot be used during a certain period according to terms of contract or current terms of the credit institution's activities (e.g. clients' accounts reserved for conducting transactions in purchase/sale of hard currency, clients' funds related to incomplete settlement operations, and also all deposits of Russian Federation residents with banks with revoked licenses).

**Securities other than shares excluded from broad money** comprise financial instruments issued by credit institutions and representing similar money substitutes, i.e. bonds, deposit and saving certificates, bills and bank acceptances circulating outside the banking system.

**Shares and other equity** are the own funds of credit institutions. They include authorized and supplementary capital, special, reserve and other funds formed through profits, results of revaluation of securities, precious metals and funds in foreign

currency, current year financial results and profits and losses of previous years.

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

**Other liabilities** comprise deferred income, provisions for losses on active transactions, fixed assets depreciation, and also credit institutions' other accounts payable.

**Other assets** include fixed assets, capital and other administrative expenses, gold and other precious metals reserves and deferrals.

**Consolidation adjustment** represents the differences in credit institutions' mutual liabilities and mutual claims.

**Table 1.15**  
**Banking System Survey**

#### General Provisions

The table presents results of the consolidated data of the banking system (see "Central Bank Survey" and "Credit Institutions Survey"). The consolidation is made by subtracting the intersectoral claims and liabilities between credit institutions and the Bank of Russia and summing up their operations with other sectors of the economy and nonresidents). The monthly balance sheet of the Bank of Russia, the monthly aggregate balance sheet of credit institutions (excluding branches of Russian credit institutions abroad), balance sheets of the foreign banks branches located in the Russian Federation, the balance sheet of Vnesheconombank, and the Ministry of Finance of the Russian Federation's data on international reserves are the sources of information used to compile the "Banking System Survey".

#### Individual Indicators Highlights

**Net foreign assets** comprise assets and liabilities transactions made by monetary authorities and credit institutions with nonresidents in national and foreign currency and precious metals.

**Claims on nonresidents** include foreign assets of monetary authorities and credit institutions.

**Liabilities to nonresidents** include all types of liabilities of monetary authorities and credit institutions to nonresidents.

**Domestic claims** comprise the total amount of the banking system's claims on other financial institutions, nonfinancial public organizations, other nonfinancial organizations and households, and net claims on the general government in the national and foreign currency and precious metals.

**Net claims on general government** represent the banking system's claims on the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, government and other extrabudgetary funds less the banking system's liabilities to general government.

**Claims on general government** include the banking system's investments in securities issued by the Russian Federation government, constituent entities and local authorities, credits and other accounts receivable of the Bank of Russia and credit institutions with general government.

**Liabilities to general government** include funds of the federal budget, the Russian Federation constituent entities' budgets, deposits and other funds attracted by the banking system with general government of the Russian Federation, fiscal authorities of the Russian Federation constituent entities and local authorities, government and other extrabudgetary funds.

**Claims on other sectors** include claims of banking system institutions on other financial institutions, public nonfinancial organizations, other nonfinancial organizations and households.

**Claims on other financial institutions** comprise funds transferred by the banking system to other financial institutions, credits extended to these institutions, and the banking system's equity in other financial institutions.

**Claims on public nonfinancial organizations** comprise credits (including arrears), overdue interest on credits extended

by the banking system to public nonfinancial organizations in national and foreign currency.

**Claims on other nonfinancial organizations** comprise credits (including arrears), overdue interest on credits extended by the banking system to public nonfinancial organizations in the national and foreign currency and precious metals, investments in the debt and equity securities of nonfinancial organizations and other accounts receivable.

**Claims on households** comprise credits (including arrears), overdue interest on credits extended by the banking system to individuals and individual entrepreneurs in the national and foreign currency and precious metals.

**Broad money liabilities**<sup>1</sup> include currency outside the banking system and non-cash funds of the Russian Federation residents (organizations and individuals) classified by the level of liquidity as transferable deposits (comprising funds that can be immediately used as means of payment), and other<sup>7</sup> deposits (comprising resident organizations' deposits that are not directly used as means of payment).

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

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

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

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

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

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

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

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

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

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

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

**Table 1.16**  
**Money Supply (National Definition)**

#### General Provisions

The table "Money Supply (National Definition)" contains information on the amount, structure and dynamics of the M2 aggregate, a major monetary aggregate used in elaborating the economic policy and setting quantitative macroeconomic targets. The money supply is defined as the sum total of funds in the Russian Federation currency, intended for use as payment for goods, work and services and for the accumulation of savings by resident nonfinancial organizations and financial institutions (except for credit ones) and households.

The source of information for the calculation of the money supply is data of the monthly consolidated balance sheet of Russian credit institutions and the Bank of Russia consolidated balance sheet (the calculation includes obligations of credit institutions and the Bank of Russia to economic agents). In addition to being published in the *Bank of Russia Statistical Bulletin*, information on the amount, structure and dynamics of the money supply is available on the Bank of Russia's website.

#### Individual Indicators Highlights

**Cash in circulation (M0 monetary aggregate)** is the most liquid part of the money supply, accessible for immediate use as a mean of payment. It includes banknotes and coins in circulation (see the indicator "Currency outside banking system" in the table "Banking System Survey").

**M1 monetary aggregate** is a sum of cash in circulation and balances in the domestic currency on current and other demand accounts (including bank card payment accounts) and interest accrued of nonfinancial organizations, financial institutions (except for credit ones) and households in rubles.

**Money supply (M2)** is a sum of cash in circulation and balances in the domestic currency on current, other demand accounts (including bank card payment accounts), time deposits and interest accrued of nonfinancial organizations, financial institutions (except for credit ones) and households. The money supply in the national definition includes all cash and non-cash funds of resident nonfinancial organizations and financial institutions (except for credit ones) and households in rubles.

Non-cash funds include transferable deposits and other deposits. Data on transferable and other deposits are presented across the institutional sectors. These deposits include ones of nonfinancial organizations, financial institutions (except for credit ones) and households.

**Transferable deposits** include current and other demand accounts (including bank card payment accounts) and interest accrued of nonfinancial organizations, financial institutions (except for credit ones) and households.

**Other deposits** include time deposits and interest accrued of nonfinancial organizations, financial institutions (except for credit ones) and households.

Unlike the indicator "Broad money liabilities" in the table "Banking System Survey", non-cash funds do not include foreign currency deposits.

Non-cash funds that are accounted for in similar accounts in credit institutions whose licence has been revoked are not included in the M2 monetary aggregate.

**Table 1.17**  
**Monetary Base (Broad Definition)**

#### General Provisions

The table presents information on the volume, structure and dynamics of the monetary base. This indicator characterizes the ruble-denominated monetary obligations of the Bank of Russia, which ensure growth in the money supply. The monetary base is not a monetary aggregate but it serves as a basis for creating monetary aggregates, and therefore it is also called "high-powered money".

The monetary base (broad definition) comprises cash put into circulation by the Bank of Russia, including cash balances in bank vaults, balances in the required reserve accounts deposited by 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

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

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 insurance 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, reverse repos with nonresidents and 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, the funds transferred by the Bank of Russia to agent banks as compensation to depositors of bankrupt banks and the Bank of Russia claims on other transactions, and also negative exceeding 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, complementary Bank of Russia employee pension scheme funds, the balances of some other accounts and Bank of Russia retained 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)** are one of the main instruments of the Bank of Russia monetary policy used for regulating the overall liquidity of the banking system.

**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 and published in the *Bank of Russia Bulletin*.

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's required reserves are held in the Bank of Russia special accounts where they are placed through non-cash transactions and/or in the credit institution's correspondent account (subaccount) with the Bank of Russia (by maintaining in it corresponding monthly average balance of funds calculated in accordance with the averaging ratio).

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. 342-P, dated August 7, 2009, "On Credit Institutions' Required Reserves".

**Table 2.6**  
**Fixed-term Rates on the Bank of Russia**  
**Deposit Operations**

The table shows time series of the Bank of Russia fixed deposit interest rates since 2003 in compliance with the decisions of the Bank of Russia Board of Directors (time series over a longer period — since November 1997 — are shown on the Bank of Russia's 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. Presently the interest rate on the Bank of Russia's overnight loans equals the Bank of Russia's refinancing rate.

#### **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 on lending to small and medium-sized businesses;
- 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 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, MIACR-IG USD, MIACR-B 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, MIACR-IG USD, MIACR-B 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.

**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 a 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 avail-

able weekly in the *Bank of Russia Bulletin* and is placed on the Bank of Russia’s website.

#### Individual Indicators Highlights

**Banks’ imports (entered to the cash account) to Russia** — the amount of foreign cash import into the Russian Federation by authorized banks and entered to the credit institutions’ cash balance account.

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

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

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

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

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

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

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

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

#### General Provisions

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

Data are provided by monthly reporting on foreign cash flows and documentary payments in foreign currency and cheques by credit institutions licensed for foreign currency transactions (authorized banks).

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

Along with releasing information on selected indicators of foreign cash operations by exchange offices of the authorized banks through the *Bank of Russia Statistical Bulletin*, it is also available on the Bank of Russia's website.

#### **Individual Indicators Highlights**

**Average single transaction** — average foreign cash involved in one transaction. The indicator is defined as a ratio of foreign cash amount purchased/sold to/from residents or non-residents for ruble cash to the number of transactions for foreign cash purchase/sale for rubles in cash.

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

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

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

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

**Table 3.2.6**

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

##### **General Provisions**

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

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

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

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

**Table 3.3**

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

##### **General Provisions**

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

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

#### **Individual Indicators Highlights**

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

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

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

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

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

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

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

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

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

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

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

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

2) an agreement providing for the following:

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

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

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

#### General Provisions

The table presents data on the MICEX index, the RTS index and the Moscow Exchange trade turnover.

The MICEX index has been calculated since September 22, 1997 (its initial value was set at 100 points) on the basis of ruble stock prices. The sample of stocks included into the calculation basis is the expert evaluation.

The RTS index has been calculated since September 1, 1995 (its initial value was set at 100 points). Stock prices are denominated in US dollars. The sample of stocks used for the RTS index calculation basis is the expert evaluation.

The Moscow Exchange reviews the MICEX and the RTS Indices' List of constituent Stocks four times a year.

#### Individual Indicators Highlights

**The Moscow Exchange trade turnover** is the value of transactions with stocks, conducted in secondary trading on the Moscow Exchange in ruble equivalent.

**The MICEX Index** and **the RTS Index** are capitalization-weighted composite indices calculated based on prices of 50 most liquid stocks of Russian issuers. Russian depository receipts (RDRs) also may be included into the indices' Constituent List. The market capitalization contains a share of stocks outstanding in the secondary market (free-float).

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

## Section 4. Financial Institutions' Performance

### Subsection 4.1 General Description

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

#### General Provisions

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

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

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

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

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

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

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

#### Individual Indicators Highlights

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

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

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

#### Nonbanking credit institution:

- 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);

- 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.

**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 trustees (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 license.

**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 license.

**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 license.

**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 license.

#### **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. This table also shows funds in on accounts of individual entrepreneurs.

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

### Individual Indicators Highlights

**Ruble/foreign currency deposits by maturity** — comprise cash and non-cash 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 of 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.

**Individual entrepreneurs' funds** are the funds 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) 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 by 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 depository services, services under a bank account (bank deposit) contract, under a brokerage services contract, and under a contract for the safekeeping of assets held by the management company under such a contract and (or) for the record-keeping and transfer of rights to these assets;
- expenses involved in the exercise of rights to securities held by an asset management company under a contract for trust management of pension savings.

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

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

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

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

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

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

#### General Provisions

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

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

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

#### General Provisions

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

The data are drawn from Form 1 of private pension fund reporting on mandatory pension insurance, set forth in the

Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

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

#### General Provisions

The table presents performance indicators of unit investment funds, 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 insti-

tutions which are financed at the expense of local budgets; financial bodies of constituent entities of the Russian Federation, financial bodies of municipal formations; custom bodies; state and other extra-budgetary funds; the election committee and other organizations.

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

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

#### General Provisions

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

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

#### Individual Indicator Highlights

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

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

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

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

## Section 6. Regional Section

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

### Subsection 6.1

#### Direct Investment of the Russian Federation

Table 6.1.1

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

##### General Provisions

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

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

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

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

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

##### Individual Indicators Highlights

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

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

Table 6.1.2

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

##### General Provisions

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

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

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

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

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

##### Individual Indicators Highlights

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

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

### Subsection 6.2

#### Institutional Characteristics

Table 6.2.1  
Number of Credit Institutions and Their Branches

##### General Provisions

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

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

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

##### Individual Indicators Highlights

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

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

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

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

##### General Provisions

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

##### Individual Indicators Highlights

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

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

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

**General Provisions**

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

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

**Individual Indicators Highlights**

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

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

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

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

**General Provisions**

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

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

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

**Individual Indicators Highlights**

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

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

**General Provisions**

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

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

**Individual Indicators Highlights**

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

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

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

**Table 6.2.6**  
**Credit Institutions Using the Right to Average**  
**the Required Reserves within Averaging Period**  
**from January 10, 2016 to February 10, 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, according to Bank of Russia letter No. 113-T, dated August 25, 2006, "On the Conclusion of Agreements on the Extension of the Bank of Russia Loans";

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

Credit institutions conclude General agreements / General deposit agreements with the Bank of Russia regional branches where their correspondent accounts were opened. Regional credit institutions conclude General agreements on deposit operations only if they have a branch in the Moscow Region. Credit institutions conclude General loan agreements with those the Bank of Russia regional branches where their correspondent accounts were opened.

**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, their branches and internal divisions.

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 in rubles and foreign currency.

**Deposits of legal entities** 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****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, their branches and internal divisions.

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

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

#### Individual Indicators Highlights

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

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

**Other budget funds** are total funds of election commissions, funds for temporary use by budget-financed institutions, Ministry of Finance funds for other settlements on foreign loans, customs duties and foreign trade receipts.

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

### Subsection 6.4 Funds Allocations

**Table 6.4.1****Volume of Ruble-Denominated Loans to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use****Table 6.4.2****Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use****Table 6.4.3****Debt on Ruble-Denominated Loans to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use****Table 6.4.4****Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use**



### General Provisions

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

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

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

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

### Individual Indicators Highlights

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

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

**Table 6.4.5**

### **Loans Extended to Small, Medium-Sized Businesses**

#### General Provisions

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

Data are grouped by borrowers' residence.

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

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

#### Individual Indicators Highlights

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

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

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

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

**Table 6.4.6**

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

**Table 6.4.7**

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

**Table 6.4.8**

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

#### General Provisions

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

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

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

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

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

Starting from 2010, the source of information has been the reports compiled by credit institutions in the form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation", data on 2008—2009 — the form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 1376-U of January 16, 2004, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation", prior to 2008 the source of information was the reporting form 0409302 "Funds Extended and Accepted by Credit Institutions".

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

#### Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

$\bar{p}$  is the weighted average interest rate;

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

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

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

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

### Subsection 6.5 Foreign Cash Operations

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

#### General Provisions

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

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

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

#### Individual Indicators Highlights

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

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

#### General Provisions

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

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

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

#### Individual Indicators Highlights

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

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

**Table 6.6.1  
Insurers' Premiums and Payoffs**

#### General Provisions

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

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

#### Individual Indicators Highlights

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

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

**Table 6.6.2  
Private Pension Funds' Performance**

#### General Provisions

The table contains main performance indicators of private pension funds broken down by federal district and Russian region. The table includes data on private pension funds licensed to engage in pension provision and pension insurance activities.

The indicators are compiled on the basis of data from the following forms:

- Form No. 1-NPF 'Private Pension Fund Balance Sheet', approved by Ministry of Finance Order No. 3n, dated January 10, 2007, 'On the Specifics of Accounting for Private Pension Funds';
- Form NPF-D 'Statement of Implemented Contractual Obligations to Deliver Private Pension Provision Services and the Number of Personal and Collective Pension Accounts', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 07-92/pz-n, dated August 30, 2007;
- Form 1 and Form 5 of Private pension fund reporting on mandatory pension insurance, set forth in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010;
- Form NPF-F 'Statement of Financial Activities', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

#### Individual Indicators Highlights

**Number of Participants** indicates the number of individuals entitled for or actually receiving Private pension benefits according to pension agreements between contributors and the Fund.

**Pension Reserves** mean total funds owned by the Fund and intended to finance the Fund's obligations to its pension scheme participants under respective pension agreements. They include reserves to cover pension liabilities and an premium reserve.

Pension reserves are made up of:

- pension contributions;
- returns on investment of pension reserves;
- earmarked receipts;
- other assets designated by the Board of Directors (Supervisory Board) of the Fund to cover losses on pension reserve investment.

**Number of Insured Persons** indicates the number of individuals who have entered into a mandatory pension insurance agreement.

**Payouts of Pension Benefits under Private Pension Provision** mean regular cash payments to participants pursuant to the terms of their pension agreements.

**Pension Contributions** mean cash paid by contributors for the account of participants pursuant to the terms of pension agreements.

The term **Pension Savings (Market Value)** is used in the meaning defined in Federal Law No. 111-FZ, dated July 24, 2002, 'On Investments to Finance the Funded Part of Work Pensions in the Russian Federation'.