



Bank of Russia

Central Bank of the Russian Federation



No. 12
2015

**BANK OF RUSSIA
STATISTICAL
BULLETIN**

Moscow



Bank of Russia Statistical Bulletin
№ 12 (271)
2015

The founder –

Central Bank of the Russian Federation
107016, Moscow, Neglinnaya str., 12
The Central Bank of the Russian Federation Internet address:
<http://www.cbr.ru>
Tel. 8 (495) 771-41-62,
fax 8 (495) 621-51-91,
e-mail: bbs@cbr.ru

Publisher and distributor: Business news agency PRIME
119021, Moscow, Zubovsky blvrd., 4
Tel. 8 (495) 974-76-64,
fax 8 (495) 637-45-60,
e-mail: sales01@1prime.ru, www.1prime.ru

Printed by "Tipografiya "Vozrojdenie"
117105, Moscow, Varshavskoye highway, 37a, building 2

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 January–April 2016 (the period (or date) to which data to be released relate is shown in parentheses)			
	January	February	March	April
Financial sector				
1. Depository Corporations Survey, end of period ¹	29.01.2016 (12.2015)	29.02.2016 (01.2016)	31.03.2016 (02.2016)	29.04.2016 (03.2016)
2. Central Bank Survey, end of period ¹	14.01.2016 (12.2015)	12.02.2016 (01.2016)	14.03.2016 (02.2016)	14.04.2016 (03.2016)
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	18.01.2016 (12.2015)	10.02.2016 (01.2016)	11.03.2016 (02.2016)	11.04.2016 (03.2016)
External sector				
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	15.01.2016 (12.2015)	05.02.2016 (01.2016)	07.03.2016 (02.2016)	07.04.2016 (03.2016)
9. Template on international reserves and foreign currency liquidity, end of period	20.01.2016 (12.2015)	19.02.2016 (01.2016)	18.03.2016 (02.2016)	20.04.2016 (03.2016)
10. Merchandise trade, for the reporting month (per balance of payments methodology)	15.01.2016 (11.2015)	11.02.2016 (12.2015)	11.03.2016 (01.2016)	11.04.2016 (02.2016)
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			

¹ Preliminary data publication date.

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

CONTENTS

Advance Release Calendar of the Bank of Russia's Data According to the Requirements of the IMF Special Data Dissemination Standard (SDDS)	1
-------------------------------------------------------------------------------------------------------------------------------------------------	---

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

1.1 Balance of Payments of the Russian Federation *	7
1.2 Direct Investment of the Russian Federation	15
1.3 Net Inflows/Outflows of Capital by Private Sector	17
1.4 External Debt of the Russian Federation*	18
1.5 External Debt of the Russian Federation in Domestic and Foreign Currency by Maturity*	20
1.6 External Debt of the Russian Federation by Maturity and Financial Instruments*	22
1.7 International Investment Position of the Russian Federation. Main Components*	24
1.8 International Investment Position of the Russian Federation in the Second Quarter of 2015*	26
1.9 International Investment Position of the Banking Sector of the Russian Federation	34
1.10 The Russian Federation Merchandise Trade (Based on the Balance of Payments Methodology)*	37
1.11 International Reserves of the Russian Federation*	38
1.12 International Reserves and Foreign Currency Liquidity – Russia*	39
1.13 Central Bank Survey*	43
1.14 Credit Institutions Survey	47
1.15 Banking System Survey*	51
1.16 Money Supply (National Definition)	57
1.17 Monetary Base (Broad Definition)	59
1.18 Other Financial Institutions Survey	61
1.19 Financial Sector Survey	62

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

2.1 The Bank of Russia Balance Sheet	63
2.2 The Bank of Russia Key Rate*	64
2.3 Required Reserves Ratios	65
2.4 Scaling Factor Which Is Used to Correct the Sum of the Credit Institution Liabilities to Other Credit Institutions – Residents for Issued Securities	66
2.5 Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia	67
2.6 Fixed-term Rates on the Bank of Russia Deposit Operations	68
2.7 Fixed-term Rates on the Bank of Russia Lombard Loans	69
2.8 Interest Rates on the Bank of Russia Loans Secured by Gold, Assets and Guarantees (Operations of Constant Action)	70
2.9 Main Indicators of the Bank of Russia Intraday and Overnight Loans	71
2.10 Main Indicators Characterizing the Bank of Russia Operations on Secured Lending in Currency of the Russian Federation	72
2.11 Interest Rates on Specialized Refinancing Tools of the Bank of Russia	76
2.12 Weighted Average Interest Rates on the Bank of Russia Deposit Operations	77
2.13 Main Characteristics of the Bank of Russia Deposit Operations	78
2.14 Results of the Bank of Russia Deposit Auctions (including Fine-tuning Deposit Auctions)	79
2.15 REPO Aggregates	80
2.16 Official Exchange Rate of US Dollar Against Ruble*	81
2.17 Official Exchange Rate of Euro Against Ruble*	83
2.18 Official Exchange Rate: Rubles per US Dollar (as of end of month)	85
2.19 Monthly Average Official Rates: Rubles per US Dollar	86
2.20 Reference Prices of Precious Metals	87

3. FINANCIAL MARKETS

3.1 Interbank Money Market	
3.1.1 Monthly Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)	88
3.1.2 Monthly Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD, MIACR-IG USD, MIACR-B USD)	89
3.1.3 Average Moscow Interbank Ruble Bid Rates (MIBID) and Average Moscow Interbank Ruble Offered Rates (MIBOR)*	90

3.1.4	Average Moscow Interbank US Dollar Bid Rates (MIBID USD) and Average Moscow Interbank US Dollar Offered Rates (MIBOR USD)*	91
3.1.5	Weighted Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)*	92
3.1.6	Weighted Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD, MIACR-IG USD, MIACR-B USD)*	93
3.1.7	Average Daily Turnover of Interbank Lending (Deposits) and REPO Operations	94
3.1.8	Average Daily Interbank Lending (Deposits) Turnover and REPO Operations by Maturity	95
3.2	Exchange Market	
3.2.1	Trades at the Unified Trading Session of Moscow Exchange	96
3.2.2	Average Daily Currencies' Turnover of Spot FX Transactions on Domestic Currency Market of the Russian Federation	97
3.2.3	Average Daily Currencies' Turnover of Forwards FX Transactions on Domestic Currency Market of the Russian Federation	98
3.2.4	Foreign Cash Flow Through Authorized Banks Across Russia	99
3.2.5	Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks	100
3.2.6	Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks	102
3.3	Stock Exchange Trade by Types of Securities and Financial Derivatives	103
3.4	Main Share Price Indices*	104

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1	General Description	
4.1.1	Number and Structure of Credit Institutions	105
4.1.2	Number of Credit Institutions with Nonresidents Equity	108
4.1.3	Credit Institutions Grouped by Registered Authorized Capital	109
4.1.4	Credit Institutions Grouped by the Share of Nonresidents Equity	111
4.1.5	Selected Performance Indicators of Credit Institutions Grouped by Assets	112
4.1.6	Financial Performance of Credit Institutions	113
4.1.7	Distribution of the Credit Institutions by Own Funds (Capital)	114
4.1.8	Number of Non-Credit Financial Institutions and Self-Regulating Organizations	116
4.2	Borrowings	
4.2.1	Deposits of Individuals Accepted by Credit Institutions	117
4.2.2	Funds of Organizations Accepted by Credit Institutions	118
4.2.3	Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in Rubles	120
4.2.4	Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in Foreign Currency	121
4.2.5	Savings (Deposit) Certificates, Bonds Issued by Credit Institutions and Derivatives	122
4.2.6	Funds Raised Through Banking Bills from Legal Entities and Individuals	124
4.3	Lending	
4.3.1	Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions	125
4.3.2	Weighted Average Interest Rates on Loans to Individuals in Rubles	127
4.3.3	Weighted Average Interest Rates on Loans to Individuals in US Dollars	128
4.3.4	Weighted Average Interest Rates on Loans to Individuals in Euros	129
4.3.5	Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles	130
4.3.6	Weighted Average Interest Rates on Loans to Nonfinancial Organizations in US Dollars	131
4.3.7	Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros	132
4.3.8	Loans Extended to Small, Medium-Sized Businesses	133
4.3.9	Mortgage Loans Extended by Credit Institutions to Individuals-Residents	134
4.3.10	Mortgage Loans Extended by Credit Institutions to Individuals-Residents and Rights of Claim under Mortgage Loans Acquired	136
4.3.11	Selected Indicators Characterizing Performance of Credit Institutions (Grouped by Size of Assets) on Mortgage Loans Market	138
4.3.12	Investment Portfolio of Credit Institutions and Derivatives	139

4.3.13	Discounted Bills	141
4.4	Credit Institutions' Claims and Liabilities on Financial Derivatives	142
4.5	Main Indicators of Subjects of Collective Investment and Insurance Business Performance	
4.5.1	Main Indicators of Private Pension Funds' Performance	145
4.5.2	Private Pension Funds' Investment of Mandatory Pension Insurance	147
4.5.3	Private Pension Funds' Pension Reserves Generation	148
4.5.4	Private Pension Funds' Pension Reserves Investment	148
4.5.5	Private Pension Funds' Pension Accruals Investment	149
4.5.6	Payout of Private Pension Funds' Pension Accruals	149
4.5.7	Private Pension Funds' Pension Accruals Flows	150
4.5.8	Main Indicators of Unit Investment Funds' Performance	152
4.5.9	Insurers' Premiums and Payoffs by Types of Insurance	154
5. SELECTED INDICATORS ON THE RUSSIAN FEDERATION'S PAYMENT SYSTEM		
5.1	Payments Effected by the Payment System of Russia	155
5.2	Payments Effected through the Bank of Russia Payment System and Credit Institutions, by Type of Technologies	156
5.3	Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia	157
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	158
5.5	Selected Indicators On Bank Card Transactions	160
5.6	Payments of Customers Other than Credit Institutions Effected by the Payment System of the Bank of Russia, by Payment Instruments	162
5.7	Payments Effected by the Payment System of the Bank of Russia by Each Settlement System	163
6. REGIONAL SECTION		
6.1	Direct Investment of the Russian Federation	
6.1.1	Outward Direct Investment of the Russian Federation by Region of Resident's Registration	164
6.1.2	Inward Direct Investment in the Russian Federation by Region of Resident's Registration	172
6.2	Institutional Characteristics	
6.2.1	Number of Credit Institutions and Their Branches	180
6.2.2	Number of the Internal Divisions of Credit Institutions (Branches)	182
6.2.3	Number of Credit Institutions with Nonresidents Equity	184
6.2.4	Credit Institutions Grouped by Registered Authorized Capital	185
6.2.5	Concentration of Assets of Credit Institutions	188
6.2.6	Credit Institutions Using the Right to Average the Required Reserves within Averaging Period from December 10, 2015 to January 10, 2016 Grouped by Registered Authorized Capital	189
6.2.7	Financial Performance of Credit Institutions	192
6.2.8	Credit Institutions Grouped by the Share of Nonresidents Equity	195
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)	196
6.2.10	Number and Value of Issues (Additional Issues) of Corporate Issue-Grade Securities	198
6.3	Borrowings	
6.3.1	Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals	201
6.3.2	Budget Funds in Accounts of Credit Institutions	205
6.4	Funds Allocations	
6.4.1	Volume of Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	207
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	211
6.4.3	Debt on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	215

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	219
6.4.5	Loans Extended to Small, Medium-Sized Businesses	223
6.4.6	Loans Extended by Credit Institutions to Individuals-Residents, Outstanding Debt	227
6.4.7	Selected Indicators on Ruble-Denominated Loans Extended by Credit Institutions to Individuals-Residents	231
6.4.8	Selected Indicators on Foreign Currency-Denominated Loans Extended by Credit Institutions to Individuals-Residents	235
6.5	Foreign Cash Operations	
6.5.1	Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)	239
6.5.2	Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)	241
6.6	Data on the Activity of Insurers and Private Pension Funds	
6.6.1	Insurers' Premiums and Payoffs	243
6.6.2	Private Pension Funds' Performance	245

7. CHARTS AND DIAGRAMS

7.1	International Reserves Adequacy (International Reserves in Months of Import)	248
7.2	Interest Rates Dynamics in November, 2014 – November, 2015	248
7.3	Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 404-P, on 09.08.2013, Grouped by Size of Registered Authorized Capital as of 30.11.2015	249
7.4	Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 04.08.2003, Grouped by Size of Registered Authorized Capital as of 30.11.2015	249
7.5	Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 312-P, on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 30.11.2015	250
7.6	Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from December 10, 2015 to January 10, 2016 (Credit Institutions Grouped by Size of Registered Authorized Capital)	251
7.7	Structure of Broad Monetary Base as of 30.11.2015	251
7.8	Official Ruble Exchange Rate Dynamics in November, 2013 – November, 2015	252
7.9	Structure of Individual Deposits Denominated in Rubles	253
7.10	Dynamics of Debt on Loans Extended	254
7.11	Loans Extended by the Credit Institutions to Individuals-Residents, for a Quarter (Including by some Purpose Loans)	254
7.12	Structure of Ruble-Denominated Loans Extended to Legal Entities – Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.11.2015	255
7.13	Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities – Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.11.2015	255
7.14	Structure of Ruble-Denominated Overdue Loans Extended to Legal Entities – Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.11.2015	256
7.15	Structure of Overdue Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities – Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.11.2015	256

8. SUMMARY METHODOLOGY 257

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)	transport services	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	54,187	35,330	89,516	3,710	1,923	6,106	11,739	101,256	828	8,618	389	
Q2, 2015	54,924	36,214	91,138	4,391	2,401	6,285	13,077	104,215	890	6,813	193	

(millions of US dollars)

Table 1.1 (cont.)

(millions of US dollars)

	Secondary income receivable	Total current account receipts (8+9+10+12)	Capital account, received	Import of goods (FOB)	Import of services				Import of goods and services (15+19)	Compensation of employees payable
	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	2,078	112,780	108	45,252	2,553	7,496	10,133	20,181	65,433	2,186
Q2, 2015	3,065	114,984	24	48,152	3,040	9,452	10,239	22,731	70,883	2,218

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	13,273	481	3,187	84,078	105	44,265	1,158	-5,573	-4,027	-8,442
Q2, 2015	21,517	508	4,548	99,165	223	42,986	1,351	-7,051	-3,954	-9,654

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)
	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	12,072
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	35,823	-1,358	-4,655	-1,108	28,701	3	28,704
Q2, 2015	33,332	-1,328	-14,704	-1,483	15,818	-198	15,620

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	1,606	-24,467		
Q2, 2015	2,226	2,127	99	-111	-20	2,095	-1,166	-11,033		

Table 1.1 (cont.)

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

(millions of US dollars)

	Other sectors' liabilities				Total liabilities (6+7+8+13)	General government assets			Central bank' assets
	direct investment 9	portfolio investment 10	loans 11	other 12		loans 15	other 16	total (15+16)	
2009	29,906	2,680	1,555	186	6,597	15	-1,178	-10,329	18
2010	38,004	-4,937	-6,395	-1,293	44,928	-6	921	915	30
2011	50,003	-6,226	16,068	-895	67,499	750	1,718	2,468	7
2012	42,801	-8,128	6,652	-1,566	92,435	-255	-163	-418	46
2013	60,061	-11,093	44,657	551	124,389	337	3,851	4,188	-634
2014	18,496	-12,252	-5,777	272	-48,884	-34,522	-4,817	-39,338	-529
Q1, 2013	36,586	-1,208	35,711	-236	86,183	239	396	634	-305
Q2, 2013	5,244	-648	1,398	3,795	18,775	229	1,005	1,234	-47
Q3, 2013	11,568	-3,187	1,603	-2,327	7,391	-53	-403	-457	-114
Q4, 2013	6,663	-6,050	5,945	-681	12,039	-78	2,854	2,776	-168
Q1, 2014	10,512	-5,648	3,601	-262	2,579	-25	60	36	-517
Q2, 2014	10,594	-1,804	383	3,208	7,012	-214	757	543	-24
Q3, 2014	-1,081	-3,301	-498	-3,503	-23,276	-5,909	-2,907	-8,816	6
Q4, 2014	-1,528	-1,499	-9,263	830	-35,199	-28,374	-2,728	-31,101	6
Q1, 2015	2,440	-579	-6,908	-2,485	-38,236	332	-161	171	1
Q2, 2015	2,419	-568	-3,485	3,181	-8,557	64	681	744	-3

Table 1.1 (cont.)

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

(millions of US dollars)

	Banks' assets	Other sectors assets										Total assets (17+18+19+26)
		20	21	22	23	24	25	26	27			
		direct and portfolio investment	foreign currency	trade credits and advances	fictitious transactions	indebtedness on supplies according to intergovernmental agreements	other	total (20+21+22+ 23+24+25)				
	19	20	21	22	23	24	25	26	27			
2009	-9,978	43,968	-4,647	-4,746	24,559	1,829	-5,859	55,103	34,739			
2010	1,671	50,858	-14,374	797	25,904	887	-235	63,839	66,455			
2011	31,767	70,259	-4,013	3,235	33,263	1,652	4,983	109,378	143,620			
2012	14,769	44,333	1,370	7,946	38,816	1,928	9,321	103,714	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	5,703	-2,924	3,444	660	147	2,154	9,183	-957			
Q2, 2015	1,657	6,292	-3,014	2,618	276	-70	1,592	7,695	10,094			

Table 1.1 (end)

Financial Account (Intermediate Balances), Reserve Assets

(millions of US dollars)

	Balances on financial account items				other sectors (26-13)	Financial account balance (except reserve assets) (28+29+30+31)=(27-14)	Net errors and omissions	Change in reserve assets ("+" increase / "-" decrease)
	general government (17-6)	central bank (18-7)	banks (19-8)	30				
2009	-12,768	-12,035	32,167	20,778	28,142	-6,399	3,377	
2010	-3,393	2,381	-15,922	38,461	21,527	-9,133	36,751	
2011	1,437	331	23,924	50,429	76,121	-8,652	12,630	
2012	-16,207	-3,562	-18,508	63,955	25,677	-10,371	30,017	
2013	-5,160	-1,073	17,258	35,188	46,212	-10,270	-22,077	
2014	-29,884	2,184	85,999	71,887	130,186	6,213	-107,547	
Q1, 2013	-2,988	-4,688	16,591	4,413	13,329	-6,755	4,946	
Q2, 2013	929	447	4,921	1,865	8,162	1,925	-4,444	
Q3, 2013	-6,388	1,654	-6,276	15,883	4,874	-2,004	-7,372	
Q4, 2013	3,286	1,514	2,021	13,027	19,848	-3,436	-15,207	
Q1, 2014	6,569	-515	32,573	8,449	47,076	-5,880	-27,351	
Q2, 2014	-1,196	-486	21,374	8,077	27,769	5,353	-10,345	
Q3, 2014	-4,733	-691	-13,305	24,685	5,957	4,076	-5,683	
Q4, 2014	-30,524	3,876	45,357	30,675	49,385	2,664	-64,169	
Q1, 2015	8,015	-1,606	14,155	16,714	37,279	-1,538	-10,113	
Q2, 2015	-1,351	1,164	12,690	6,148	18,651	866	-2,166	

Table 1.2

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

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

(millions of US dollars)

	Other sectors										Direct investment abroad (1+5+13)			
	Deposit-taking corporations, except central bank				equity				debt instruments			total (8+9+12)		
	General government – equity		reinvestment of earnings		debt instruments		equity		reinvestment of earnings					
	1	2	3	4	5	6	7	8	9	10		11	12	13
2009	32	1,277	-382	218	1,113	29,220	-3,791	25,429	7,952	30,256	-21,501	8,755	42,135	43,281
2010	636	857	48	109	1,014	23,424	-4,026	19,398	14,001	36,701	-19,134	17,567	50,966	52,616
2011	63	321	220	344	884	31,108	-7,982	23,126	15,340	56,741	-29,303	27,438	65,904	66,851
2012	32	4,969	472	803	6,244	31,027	-4,843	26,184	15,086	47,569	-46,293	1,276	42,546	48,822
2013	9	1,187	196	-95	1,288	94,347	-16,044	78,303	11,220	52,696	-57,009	-4,313	85,210	86,507
2014	34	1,263	695	-75	1,882	34,702	-13,416	21,285	13,151	75,206	-55,166	20,040	54,477	56,393
Q1, 2013	0	109	-75	277	311	62,194	-1,164	61,030	4,466	10,961	-11,217	-256	65,239	65,550
Q2, 2013	0	277	240	-57	461	6,832	-9,939	-3,106	1,855	12,965	-14,414	-1,449	-2,700	-2,240
Q3, 2013	6	693	-168	-67	458	11,116	-2,463	8,653	3,030	11,407	-13,630	-2,223	9,460	9,925
Q4, 2013	3	108	199	-248	58	14,205	-2,478	11,727	1,869	17,363	-17,749	-386	13,210	13,271
Q1, 2014	14	442	447	-118	771	9,348	-2,351	6,998	5,555	14,112	-12,969	1,143	13,696	14,481
Q2, 2014	8	433	91	266	789	8,605	-1,182	7,423	2,016	13,633	-9,651	3,982	13,421	14,217
Q3, 2014	8	199	-9	-14	176	7,166	-1,708	5,458	4,192	10,582	-8,701	1,881	11,530	11,714
Q4, 2014	4	189	166	-209	146	9,583	-8,175	1,407	1,388	36,879	-23,845	13,034	15,830	15,980
Q1, 2015	0	606	-1,904	-680	-1,978	3,261	-1,219	2,042	3,786	12,720	-13,928	-1,208	4,620	2,642
Q2, 2015	2	1,141	-123	-77	942	2,118	-385	1,733	1,154	18,382	-14,607	3,775	6,663	7,606

Table 1.2 (end)

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

(millions of US dollars)

	Other sectors										Direct investment in the Russian Federation (18+26)		
	Deposit-taking corporations, except central bank					reinvestment of earnings						total (21+22+25)	
	equity		debt instruments	total (15+16+17)	equity		net (19+20)	debt instruments		net (23+24)			
	increase	decrease			increase	decrease		increase	decrease				
	15	16	17	18	19	20	21	22	23	24	25	26	27
2009	1,207	5,397	73	6,678	34,809	-28,289	6,520	10,037	46,188	-32,840	13,349	29,906	36,583
2010	2,148	3,218	-202	5,164	29,270	-21,378	7,892	15,426	90,229	-75,543	14,686	38,004	43,168
2011	1,197	3,720	164	5,081	42,758	-32,070	10,688	17,552	165,621	-143,858	21,762	50,003	55,084
2012	834	5,538	1,415	7,786	34,663	-35,529	-866	18,005	97,449	-71,786	25,663	42,801	50,588
2013	-245	7,540	1,863	9,158	53,637	-42,723	10,914	14,149	109,014	-74,016	34,998	60,061	69,219
2014	417	6,249	-2,272	4,394	33,807	-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	4,192	-3,480	713	4,334	19,487	-22,094	-2,607	2,440	1,704
Q2, 2015	224	83	-86	221	9,253	-7,085	2,168	1,747	18,259	-19,756	-1,497	2,419	2,640

Table 1.3

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

(billions of US dollars)

	Net inflows/outflows of capital by private sector, total (2+5)		Banks			Other sectors			"Net errors and omissions" of balance of payments
	1	2	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		7	8
2009	57.5	32.2	-10.0	-10.0	-42.1	25.3	53.3	34.3	-6.4
2010	30.8	-15.9	1.7	1.7	17.6	46.7	62.9	25.4	-9.1
2011	81.4	23.9	31.8	31.8	7.8	57.4	107.7	58.9	-8.7
2012	53.9	-18.5	14.8	14.8	33.3	72.4	101.8	39.8	-10.4
2013	61.6	17.3	37.7	37.7	20.4	44.4	128.3	94.2	-10.3
2014	153.0	86.0	48.5	48.5	-37.5	67.0	73.9	0.7	6.2
Q1, 2013	28.2	16.6	23.9	23.9	7.3	11.6	75.7	70.9	-6.8
Q2, 2013	5.5	4.9	14.1	14.1	9.2	0.6	12.3	9.8	1.9
Q3, 2013	10.9	-6.3	-10.7	-10.7	-4.4	17.1	22.8	7.7	-2.0
Q4, 2013	17.1	2.0	10.4	10.4	8.4	15.1	17.5	5.9	-3.4
Q1, 2014	47.6	32.6	33.5	33.5	0.9	15.0	17.4	8.2	-5.9
Q2, 2014	21.8	21.4	13.8	13.8	-7.6	0.5	18.2	12.4	5.4
Q3, 2014	7.4	-13.3	-24.8	-24.8	-11.5	20.7	16.4	-8.4	4.1
Q4, 2014	76.2	45.4	26.1	26.1	-19.3	30.8	22.0	-11.5	2.7
Q1, 2015	32.3	14.2	-10.3	-10.3	-24.5	18.1	9.0	-7.5	-1.5
Q2, 2015	18.0	12.7	1.7	1.7	-11.0	5.4	7.8	1.5	0.9

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

Table 1.4

External Debt of the Russian Federation¹

	(millions of US dollars)									
	31.12.2013	31.03.2014	30.06.2014	30.09.2014	31.12.2014	31.03.2015	30.06.2015	30.09.2015	31.12.2015	30.06.2015
Total	728,864	715,892	732,779	680,857	599,041	556,149	555,689	556,149	556,149	555,689
General Government	61,743	53,639	57,128	49,382	41,606	33,556	36,416	49,382	41,606	36,416
Federal Government	60,962	52,867	56,446	48,748	41,027	33,043	35,843	48,748	41,027	35,843
New Russian Debt	58,949	50,863	54,557	46,926	39,257	31,270	34,105	46,926	39,257	34,105
Multilateral creditors	1,570	1,423	1,360	1,255	1,195	1,112	1,059	1,255	1,195	1,059
IBRD	1,210	1,071	1,029	933	894	819	786	933	894	786
Other	360	351	331	322	301	293	272	322	301	272
Other credits	157	120	109	61	46	10	0	61	46	0
Foreign currency bonds	27,821	24,736	23,367	21,534	21,484	14,897	14,895	21,534	21,484	14,895
<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	13,248	13,089	12,203
<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	8,286	8,395	2,694
Ruble denominated bonds	29,023	24,214	29,355	23,718	16,139	14,871	17,790	23,718	16,139	17,790
OFZ	27,325	22,847	28,093	22,794	15,594	14,530	17,667	22,794	15,594	17,667
<i>Eurobonds with 18-year maturity</i>	1,699	1,367	1,262	924	545	340	123	924	545	123
Other	377	372	366	358	393	380	362	358	393	362
Debt of the former USSR	2,012	2,004	1,888	1,821	1,770	1,773	1,738	1,821	1,770	1,738
Debt owed to former socialist countries	964	955	941	879	863	873	875	879	863	875
Other official creditors	1,026	1,026	925	921	887	879	842	921	887	842
Other	22	23	22	21	20	21	21	21	20	21
Local Government	781	771	682	635	580	513	573	635	580	573
Loans	559	559	555	516	494	441	451	516	494	451
Ruble denominated bonds	222	212	128	118	85	72	122	118	85	122

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
Central bank							
Loans	15,963	15,475	16,225	15,815	10,599	11,682	10,782
Currency and deposits	1,827	1,742	2,349	3,510	0	1,200	0
Other (SDR allocation)	5,400	4,965	5,106	3,896	2,381	2,658	2,804
	8,736	8,768	8,769	8,410	8,218	7,825	7,977
Banks	214,394	214,044	208,859	192,250	171,450	154,178	148,920
Debt liabilities to direct investors and to direct investment enterprises	4,510	5,031	4,078	2,794	1,897	5,037	4,910
Loans	1,901	3,800	2,113	1,599	708	245	74
Deposits	196,451	193,443	190,498	177,239	160,010	140,348	135,476
Debt securities	7,729	7,550	7,556	6,672	5,197	5,376	5,236
Other	3,803	4,220	4,614	3,945	3,639	3,172	3,224
Other sectors	436,764	432,735	450,567	423,411	375,386	356,733	359,571
Debt liabilities to direct investors and to direct investment enterprises	151,288	150,093	160,078	149,967	133,451	128,090	132,812
Loans	268,402	266,109	269,256	255,669	225,978	213,271	208,189
Debt securities	9,155	8,386	8,703	8,828	6,145	7,598	7,264
Trade credits	3,115	3,445	3,563	3,706	3,469	2,871	3,026
Financial leases	2,105	2,145	2,356	2,408	2,433	2,455	2,485
Other	2,700	2,558	6,611	2,832	3,909	2,447	5,796

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

Table 1.5

External Debt of the Russian Federation in Domestic and Foreign Currency by Maturity¹

(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
Total							
Foreign Currency	728,864	715,892	732,779	680,857	599,041	556,149	555,689
Domestic Currency	541,902	549,124	539,759	524,720	491,841	454,845	444,099
General Government							
Foreign Currency	186,962	166,768	193,019	156,138	107,200	101,304	111,589
Domestic Currency	61,743	53,639	57,128	49,382	41,606	33,556	36,416
Short-term	32,498	29,213	27,645	25,546	25,382	18,613	18,504
Long-term	370	364	359	344	379	366	349
Domestic Currency	32,127	28,849	27,286	25,202	25,003	18,247	18,155
Short-term	29,245	24,426	29,483	23,836	16,224	14,943	17,912
Long-term	0	0	0	0	0	0	0
Central bank							
Foreign Currency	29,245	24,426	29,483	23,836	16,224	14,943	17,912
Domestic Currency	15,963	15,475	16,225	15,815	10,599	11,682	10,782
Short-term	10,563	10,510	11,119	11,919	8,218	9,025	7,977
Long-term	1,827	1,742	2,349	3,510	0	1,200	0
Domestic Currency	8,736	8,768	8,769	8,410	8,218	7,825	7,977
Short-term	5,400	4,965	5,106	3,896	2,381	2,658	2,804
Long-term	5,400	4,965	5,106	3,896	2,381	2,658	2,804
Short-term	0	0	0	0	0	0	0
Long-term	0	0	0	0	0	0	0

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
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)							
Foreign Currency	209,884	209,013	204,781	189,455	169,554	149,141	144,010
Short-term	172,373	176,869	169,575	162,141	149,834	132,522	126,440
Long-term	42,423	43,543	40,477	37,541	31,083	22,665	21,252
Domestic Currency	129,950	133,326	129,098	124,600	118,751	109,857	105,188
Short-term	37,511	32,144	35,206	27,314	19,719	16,619	17,570
Long-term	14,322	12,241	13,917	11,026	8,781	6,453	7,382
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)							
Foreign Currency	213,368	216,695	214,627	209,958	197,146	186,080	180,237
Short-term	14,074	13,647	12,218	12,135	13,281	11,995	12,269
Long-term	199,294	203,048	202,409	197,823	183,865	174,085	167,969
Domestic Currency	72,108	65,947	75,862	63,486	44,789	42,563	46,522
Short-term	6,868	6,000	11,397	6,566	5,863	4,044	6,702
Long-term	65,240	59,947	64,465	56,919	38,926	38,519	39,819
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises							
Foreign Currency	113,100	115,838	116,793	115,155	111,261	108,605	110,940
Domestic Currency	42,699	39,286	47,363	37,606	24,087	24,522	26,782

¹ Information on external debt is compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (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 Instruments¹

	(millions of US dollars)									
	31.12.2013	31.03.2014	30.06.2014	30.09.2014	31.12.2014	31.03.2015	30.06.2015			
Total Liabilities	728,864	715,892	732,779	680,857	599,041	556,149	555,689			
Short-term	85,284	82,502	85,823	75,018	61,769	49,381	50,759			
Long-term	643,580	633,390	646,956	605,839	537,272	506,768	504,930			
General Government	61,743	53,639	57,128	49,382	41,606	33,556	36,416			
Short-term	370	364	359	344	379	366	349			
Other liabilities	370	364	359	344	379	366	349			
Long-term	61,373	53,274	56,769	49,038	41,227	33,190	36,067			
Debt securities	57,066	49,162	52,850	45,371	37,708	29,840	32,806			
Loans	4,250	4,056	3,862	3,612	3,464	3,294	3,205			
Other liabilities	57	57	57	56	55	55	56			
Central bank	15,963	15,475	16,225	15,815	10,599	11,682	10,782			
Short-term	7,227	6,707	7,455	7,405	2,381	3,858	2,804			
Loans	1,827	1,742	2,349	3,510	0	1,200	0			
Currency and deposits	5,400	4,965	5,106	3,896	2,381	2,658	2,804			
Long-term	8,736	8,768	8,769	8,410	8,218	7,825	7,977			
Other liabilities (SDR allocation)	8,736	8,768	8,769	8,410	8,218	7,825	7,977			
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	209,884	209,013	204,781	189,455	169,554	149,141	144,010			
Short-term	56,745	55,784	54,394	48,567	39,864	29,118	28,634			
Debt securities	2,601	2,750	2,439	2,191	1,579	1,553	1,605			
Loans	1,901	3,800	2,113	1,599	708	245	74			
Current accounts and deposits	49,487	46,398	46,407	42,264	34,952	25,440	24,744			
Other liabilities	2,756	2,837	3,435	2,513	2,626	1,880	2,211			
Long-term	153,139	153,229	150,388	140,888	129,689	120,023	115,376			
Debt securities	5,128	4,800	5,117	4,481	3,619	3,822	3,631			
Deposits	146,964	147,046	144,091	134,976	125,058	114,909	110,732			
Other liabilities	1,047	1,383	1,179	1,432	1,013	1,292	1,013			

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
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	285,476	282,642	290,489	273,443	241,935	228,643	226,759
<i>Other financial corporations</i>	26,273	23,464	23,811	20,989	18,170	17,422	19,638
Short-term	6,193	5,565	4,781	4,434	4,090	3,777	4,017
Current accounts and deposits	5,022	4,217	3,321	2,981	2,580	2,348	2,360
Other liabilities	1,172	1,348	1,460	1,453	1,510	1,429	1,657
Long-term	20,080	17,900	19,030	16,555	14,080	13,645	15,622
Debt securities	1,083	869	1,105	1,062	790	805	880
Loans	18,997	17,030	17,925	15,493	13,290	12,840	14,742
<i>Nonfinancial corporations, households and NPISHs</i>	259,203	259,178	266,678	252,454	223,765	211,221	207,121
Short-term	14,748	14,082	18,834	14,268	15,054	12,262	14,954
Loans	10,105	9,428	10,120	9,182	9,186	8,372	7,789
Trade credits	3,115	3,445	3,563	3,706	3,469	2,871	3,026
Other liabilities	1,528	1,210	5,151	1,379	2,399	1,019	4,139
Long-term	244,454	245,096	247,844	238,187	208,711	198,959	192,166
Debt securities	8,072	7,517	7,598	7,766	5,355	6,793	6,383
Loans	236,382	237,579	240,246	230,421	203,356	192,166	185,783
Direct investment	155,798	155,123	164,156	152,761	135,347	133,127	137,721
<i>Banks</i>	4,510	5,031	4,078	2,794	1,897	5,037	4,910
Direct investor in direct investment enterprises	1,118	931	909	834	756	206	136
Direct investment enterprises in direct investor (reverse investment)	3,392	4,099	3,169	1,960	1,141	382	268
Between fellow enterprises	–	–	–	–	0	4,449	4,506
<i>Other sectors</i>	151,288	150,093	160,078	149,967	133,451	128,090	132,812
Direct investor in direct investment enterprises	46,746	45,070	51,776	44,141	39,735	38,801	40,422
Direct investment enterprises in direct investor (reverse investment)	75,649	76,969	77,482	77,314	69,894	65,624	67,381
Between fellow enterprises	28,894	28,054	30,819	28,512	23,822	23,665	25,009

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

Included is the indebtedness in domestic and foreign currencies.

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

Data on Banks includes Vnesheconbank.

Table 1.7

International Investment Position of the Russian Federation¹. Main Components

(millions of US dollars)

	31.12.2004	31.12.2005	31.12.2006	31.12.2007	31.12.2008	31.12.2009
Net International Investment Position	-4,797	-31,882	-14,855	-148,668	250,267	102,774
Assets	411,655	515,913	754,952	1,093,384	1,006,154	1,087,573
Direct investment	107,087	140,775	234,632	365,797	198,437	298,357
Equity and investment fund shares	100,729	139,046	231,123	350,854	182,061	272,609
Debt investments	6,358	1,729	3,509	14,943	16,376	25,748
Portfolio investment	7,920	17,775	12,248	19,936	24,221	38,156
Equity and investment fund shares	127	334	490	4,124	2,855	2,532
Debt investments	7,793	17,441	11,758	15,812	21,366	35,624
Financial derivatives (other than reserves) and employee stock options	153	51	222	1,423	5,302	2,240
Other investment	171,954	175,072	204,119	227,465	351,913	309,370
Other equity	620	622	856	941	1,596	1,642
Currency and deposits	63,771	71,747	79,639	77,437	160,120	146,936
Loans	89,052	78,284	100,152	126,631	159,630	141,778
Insurance, pension, and standardized guarantee schemes	1	7	15	661	714	860
Trade credit and advances	12,456	17,996	16,398	13,509	20,238	8,441
Other accounts receivable	6,055	6,417	7,059	8,285	9,615	9,712
Reserve assets	124,541	182,240	303,732	478,762	426,281	439,450
Liabilities	416,453	547,794	769,807	1,242,052	755,888	984,799
Direct investment	121,514	180,171	265,653	490,595	214,049	377,447
Equity and investment fund shares	111,269	167,740	244,386	464,244	183,335	331,681
Debt investments	10,245	12,431	21,266	26,351	30,714	45,767
Portfolio investment	130,699	166,179	265,341	366,660	111,806	217,125
Equity and investment fund shares	89,203	118,161	207,480	308,005	83,787	177,783
Debt investments	41,496	48,018	57,861	58,655	28,019	39,342
Financial derivatives (other than reserves) and employee stock options	189	52	178	875	10,396	5,205
Other investment	164,052	201,392	238,635	383,921	419,637	385,021
Other equity	0	0	0	0	0	0
Currency and deposits	29,983	47,571	96,105	156,335	161,284	122,924
Loans	132,681	152,366	140,295	223,087	252,209	247,705
Insurance, pension, and standardized guarantee schemes	0	0	14	257	211	211
Trade credit and advances	0	0	0	0	1,464	2,102
Other accounts payable	1,388	1,455	2,222	4,242	4,469	3,184
Special drawing rights (Net incurrence of liabilities)	0	0	0	0	0	8,895

Table 1.7 (end)
(millions of US dollars)

	31.12.2010	31.12.2011	31.12.2012	31.12.2013	31.12.2014
Net International Investment Position	18,366	149,232	142,332	131,736	310,070
Assets	1,171,110	1,244,682	1,380,699	1,474,598	1,256,115
Direct investment	361,121	361,750	409,567	479,501	388,400
Equity and investment fund shares	314,334	287,229	327,504	400,397	300,644
Debt investments	46,787	74,521	82,064	79,104	87,756
Portfolio investment	36,656	42,435	48,300	53,743	56,629
Equity and investment fund shares	3,985	4,519	5,271	3,232	4,433
Debt investments	32,671	37,916	43,028	50,511	52,197
Financial derivatives (other than reserves) and employee stock options	1,639	5,675	5,553	5,932	17,565
Other investment	292,314	336,173	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	9,414	11,394	13,879	20,023	21,297
Reserve assets	479,379	498,649	537,618	509,595	385,460
Liabilities	1,152,744	1,095,450	1,238,368	1,342,862	946,045
Direct investment	488,993	454,949	514,926	565,654	353,444
Equity and investment fund shares	425,801	370,562	394,700	409,856	218,097
Debt investments	63,192	84,387	120,226	155,798	135,347
Portfolio investment	277,039	225,062	270,725	273,736	156,424
Equity and investment fund shares	231,386	176,020	194,461	195,094	111,199
Debt investments	45,653	49,042	76,263	78,642	45,225
Financial derivatives (other than reserves) and employee stock options	2,840	5,905	4,285	4,355	21,530
Other investment	383,872	409,533	448,433	499,116	414,646
Other equity	0	1	0	1	3
Currency and deposits	140,115	157,620	189,372	201,947	162,496
Loans	229,381	236,838	241,631	278,410	232,499
Insurance, pension, and standardized guarantee schemes	194	338	398	531	846
Trade credit and advances	2,155	2,418	2,932	3,115	3,469
Other accounts payable	3,287	3,608	5,382	6,376	7,115
Special drawing rights (Net incurrence of liabilities)	8,740	8,710	8,718	8,736	8,218

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

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

Table 1.8

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

(millions of US dollars)

	Position as of 31.03.2015	Changes in Position reflecting			Position as of 30.06.2015
		transactions	valuation changes	other adjustments	
Net International Investment Position	271,417	16,486	-6,721	-51	281,131
Assets	1,199,056	7,929	19,015	-502	1,225,497
Direct investment	370,121	7,606	7,100	-249	384,577
Equity and investment fund shares	285,768	3,908	6,268	163	296,108
Direct investor in direct investment enterprises	285,620	3,900	6,268	163	295,952
Direct investment enterprises in direct investor (reverse investment)	32	0	0	0	32
Between fellow enterprises	115	8	0	0	123
Debt instruments	84,353	3,698	831	-413	88,469
Direct investor in direct investment enterprises	63,428	3,488	192	-444	66,664
Direct investment enterprises in direct investor (reverse investment)	8,467	-756	89	16	7,816
Between fellow enterprises	12,458	966	551	15	13,989
Portfolio investment	62,994	359	1,003	-231	64,126
Equity and investment fund shares	4,013	-208	16	105	3,926
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	1,501	-253	-47	104	1,305
General government	0	0	0	0	0
Other sectors	2,512	45	63	1	2,621
Other financial corporations	1,367	-44	53	1	1,378
Nonfinancial corporations, households and NPISHs	1,145	89	10	0	1,243
<i>Equity securities other than investment fund shares</i>	3,534	-260	15	104	3,393
<i>Investment fund shares or units</i>	479	51	1	1	533
Debt securities	58,981	568	987	-336	60,200
Central bank	1,200	3	-22	-1,181	0
Short-term	0	0	0	0	0
Long-term	1,200	3	-22	-1,181	0
Deposit-taking corporations, except central bank	40,051	1,018	804	806	42,678
Short-term	311	-11	9	-3	305
Long-term	39,740	1,029	795	809	42,374

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

	Position as of 31.03.2015	Changes in Position reflecting			Position as of 30.06.2015
		transactions	valuation changes	other adjustments	
General government	3,042	-38	0	0	3,004
Short-term	0	0	0	0	0
Long-term	3,042	-38	0	0	3,004
Other sectors	14,688	-415	205	39	14,517
Short-term	347	-217	22	39	191
Long-term	14,341	-198	184	0	14,327
Other financial corporations	3,772	-424	74	39	3,460
Short-term	97	-102	8	39	42
Long-term	3,674	-322	66	0	3,418
Nonfinancial corporations, households and NPISHs	10,917	9	131	0	11,057
Short-term	250	-115	13	0	148
Long-term	10,667	124	118	0	10,909
Financial derivatives (other than reserves) and employee stock options	15,559	-5,809	1,893	0	11,643
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	15,547	-5,537	1,623	0	11,633
General government	0	0	0	0	0
Other sectors	12	-272	269	0	10
Other financial corporations	0	-165	165	0	0
Nonfinancial corporations, households and NPISHs	12	-107	105	0	10
<i>Financial derivatives (other than reserves) and employee stock options</i>	15,559	-5,809	1,893	0	11,643
<i>Options</i>	2,653	-74	-415	0	2,164
<i>Forward-type contracts</i>	12,907	-5,735	2,308	0	9,479
Other investment	394,016	7,938	4,238	-2,613	403,580
Other equity	4,293	156	14	0	4,463
Currency and deposits	168,199	5,942	1,789	-1,555	174,375
Central banks	58	-5	6	-23	36
Short-term	58	-5	6	-23	36
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	101,443	9,306	1,465	-596	111,617
Short-term	76,886	9,457	1,234	-591	86,986
Long-term	24,557	-151	230	-5	24,631
<i>Of which: Interbank positions</i>	89,712	11,550	1,360	-735	101,888
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	66,698	-3,359	319	-936	62,722
Short-term	66,698	-3,359	319	-936	62,722
Long-term	0	0	0	0	0
Other financial corporations	1,790	-272	9	-6	1,521
Short-term	1,790	-272	9	-6	1,521
Long-term	0	0	0	0	0

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

	Position as of 31.03.2015	Changes in Position reflecting			Position as of 30.06.2015
		transactions	valuation changes	other adjustments	
Nonfinancial corporations, households and NPISHs	64,908	-3,087	310	-930	61,201
Short-term	64,908	-3,087	310	-930	61,201
Long-term	0	0	0	0	0
Loans	163,150	765	1,886	1,369	167,170
Central bank	44	0	2	0	47
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	44	0	2	0	47
Deposit-taking corporations, except central bank	78,753	-1,479	772	1,396	79,442
Short-term	16,188	518	266	-315	16,657
Long-term	62,565	-1,997	506	1,711	62,784
General government	35,184	64	82	-36	35,293
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	35,184	64	82	-36	35,293
Other sectors	49,168	2,180	1,030	9	52,388
Short-term	15,014	1,081	250	0	16,344
Long-term	34,155	1,100	781	9	36,044
Other financial corporations	15,428	1,245	359	0	17,032
Short-term	4,490	889	105	0	5,483
Long-term	10,938	356	254	0	11,548
Nonfinancial corporations, households and NPISHs	33,741	935	672	9	35,357
Short-term	10,524	192	145	0	10,861
Long-term	23,217	743	527	9	24,496
Insurance, pension, and standardized guarantee schemes	2,220	-17	115	0	2,318
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	2,220	-17	115	0	2,318
Other financial corporations	2,220	-17	115	0	2,318
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	2,147	-16	115	0	2,245
<i>Life insurance and annuity entitlements</i>	73	-1	0	0	72
Trade credit and advances	33,745	2,547	203	-1,433	35,062
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

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

	Position as of 31.03.2015	Changes in Position reflecting			Position as of 30.06.2015
		transactions	valuation changes	other adjustments	
General government	215	-1	4	0	217
Short-term	0	0	0	0	0
Long-term	215	-1	4	0	217
Other sectors	33,531	2,549	199	-1,433	34,845
Short-term	33,531	2,549	199	-1,433	34,845
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	33,531	2,549	199	-1,433	34,845
Short-term	33,531	2,549	199	-1,433	34,845
Long-term	0	0	0	0	0
Other accounts receivable	22,409	-1,455	231	-994	20,191
Central bank	7	0	0	0	7
Short-term	7	0	0	0	7
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	18,642	-2,338	210	-699	15,815
Short-term	10,636	-2,846	119	-568	7,342
Long-term	8,006	507	91	-132	8,473
General government	73	563	1	-19	618
Short-term	52	563	0	-19	596
Long-term	21	0	1	0	22
Other sectors	3,687	321	19	-276	3,752
Short-term	3,685	321	19	-276	3,749
Long-term	3	1	0	0	3
Other financial corporations	358	-10	19	-2	366
Short-term	356	-10	19	-2	363
Long-term	3	1	0	0	3
Nonfinancial corporations, households and NPISHs	3,329	331	0	-274	3,386
Short-term	3,329	331	0	-274	3,386
Long-term	0	0	0	0	0
Reserve assets	356,365	-2,166	4,781	2,591	361,571
Monetary gold	47,272	0	-452	1,410	48,229
Gold bullion	47,272	0	-452	1,410	48,229
Unallocated gold accounts	0	0	0	0	0
Of which: Monetary gold under swap for cash collateral	0	0	0	0	0
Special drawing rights	7,852	0	153	0	8,005
Reserve position in the IMF	2,576	-18	50	0	2,609
Other reserve assets	298,665	-2,148	5,030	1,181	302,728
Currency and deposits	44,330	844	443	0	45,617
Claims on monetary authorities	16,894	-115	9	0	16,788
Claims on other entities	27,437	959	434	0	28,829

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

	Position as of 31.03.2015	Changes in Position reflecting			Position as of 30.06.2015
		transactions	valuation changes	other adjustments	
Securities	253,933	-3,169	4,511	1,181	256,456
Debt securities	253,933	-3,169	4,511	1,181	256,456
Short-term	33,429	-3,362	745	-1	30,811
Long-term	220,504	193	3,766	1,182	225,645
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	402	176	76	0	654
Liabilities	927,639	-8,557	25,736	-451	944,365
Direct investment	363,049	2,640	9,952	4,408	380,050
Equity and investment fund shares	229,923	4,223	8,259	-76	242,329
Direct investor in direct investment enterprises	229,535	4,255	8,192	-76	241,906
Direct investment enterprises in direct investor (reverse investment)	84	-32	36	0	88
Between fellow enterprises	303	0	31	0	335
Debt instruments	133,127	-1,583	1,693	4,484	137,721
Direct investor in direct investment enterprises	39,007	-26	841	736	40,557
Direct investment enterprises in direct investor (reverse investment)	66,006	-2,387	454	3,577	67,649
Between fellow enterprises	28,114	830	399	172	29,515
Portfolio investment	167,573	1,324	9,970	253	179,120
Equity and investment fund shares	126,185	-327	8,654	251	134,763
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	12,887	-127	2,914	208	15,882
General government	0	0	0	0	0
Other sectors	113,298	-200	5,740	43	118,882
Other financial corporations	2,806	-113	298	43	3,035
Nonfinancial corporations, households and NPISHs	110,492	-87	5,442	0	115,846
<i>Equity securities other than investment fund shares</i>	125,864	-280	8,638	208	134,430
<i>Investment fund shares or units</i>	321	-47	16	43	334
Debt securities	41,388	1,651	1,316	2	44,357
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

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

	Position as of 31.03.2015	Changes in Position reflecting			Position as of 30.06.2015
		transactions	valuation changes	other adjustments	
Deposit-taking corporations, except central bank	5,376	-208	66	2	5,236
Short-term	1,553	43	2	7	1,605
Long-term	3,822	-251	65	-5	3,631
General government	28,415	2,226	1,216	0	31,857
Short-term	0	0	0	0	0
Long-term	28,415	2,226	1,216	0	31,857
Other sectors	7,598	-368	33	0	7,264
Short-term	0	0	0	0	0
Long-term	7,598	-368	33	0	7,264
Other financial corporations	805	20	56	0	880
Short-term	0	0	0	0	0
Long-term	805	20	56	0	880
Nonfinancial corporations, households and NPISHs	6,793	-388	-22	0	6,383
Short-term	0	0	0	0	0
Long-term	6,793	-388	-22	0	6,383
Financial derivatives (other than reserves) and employee stock options	16,785	-5,674	1,397	0	12,507
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	16,783	-5,282	1,002	0	12,503
General government	0	0	0	0	0
Other sectors	2	-392	395	0	4
Other financial corporations	0	-314	314	0	0
Nonfinancial corporations, households and NPISHs	2	-78	80	0	4
<i>Financial derivatives (other than reserves)</i>	16,785	-5,674	1,397	0	12,508
<i>Options</i>	3,597	-306	-206	0	3,085
<i>Forward-type contracts</i>	13,187	-5,368	1,603	0	9,422
Other investment	380,231	-6,847	4,416	-5,113	372,688
Other equity	23	3	1	0	27
Currency and deposits	143,040	-5,523	1,433	-591	138,358
Central banks	2,658	16	141	-10	2,804
Short-term	2,658	16	141	-10	2,804
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	140,348	-5,583	1,292	-581	135,476
Short-term	25,440	-1,129	432	2	24,744
Long-term	114,909	-4,453	860	-584	110,732
<i>Of which: Interbank positions</i>	51,089	-6,380	526	-7	45,228
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

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

	Position as of 31.03.2015	Changes in Position reflecting			Position as of 30.06.2015
		transactions	valuation changes	other adjustments	
Other sectors	34	44	0	0	77
Short-term	34	44	0	0	77
Long-term	0	0	0	0	0
Other financial corporations	34	44	0	0	77
Short-term	34	44	0	0	77
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Loans	220,453	-4,948	2,819	-4,427	213,896
Central bank	1,200	-1,182	-18	0	0
Credit and loans with the IMF	0	0	0	0	0
Other short-term	1,200	-1,182	-18	0	0
Other long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	245	-170	0	0	74
Short-term	245	-170	0	0	74
Long-term	0	0	0	0	0
General government	3,315	-111	22	0	3,226
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	3,315	-111	22	0	3,226
Other sectors	215,693	-3,485	2,815	-4,427	210,596
Short-term	10,687	-665	205	-156	10,071
Long-term	205,006	-2,820	2,610	-4,271	200,525
Other financial corporations	15,155	1,582	351	-64	17,024
Short-term	2,315	-74	78	-37	2,282
Long-term	12,840	1,656	274	-28	14,742
Nonfinancial corporations, households and NPISHs	200,538	-5,067	2,464	-4,362	193,572
Short-term	8,372	-591	127	-119	7,789
Long-term	192,166	-4,476	2,336	-4,243	185,783
Insurance, pension, and standardized guarantee schemes	748	-1	40	0	787
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	748	-1	40	0	787
Other financial corporations	748	-1	40	0	787
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	718	-4	38	0	753
<i>Life insurance and annuity entitlements</i>	30	3	1	0	34

Table 1.8 (end)
(millions of US dollars)

	Position as of 31.03.2015	Changes in Position reflecting			Position as of 30.06.2015
		transactions	valuation changes	other adjustments	
Trade credit and advances	2,871	155	0	0	3,026
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	2,871	155	0	0	3,026
Short-term	2,871	155	0	0	3,026
Long-term	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	2,871	155	0	0	3,026
Short-term	2,871	155	0	0	3,026
Long-term	0	0	0	0	0
Other accounts payable – other	5,272	3,467	-28	-95	8,617
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	3,172	115	31	-95	3,224
Short-term	1,880	325	22	-17	2,211
Long-term	1,292	-209	9	-78	1,013
General government	401	-20	3	0	384
Short-term	345	-20	3	0	328
Long-term	56	0	0	0	56
Other sectors	1,699	3,372	-62	0	5,009
Short-term	1,699	3,372	-62	0	5,009
Long-term	0	0	0	0	0
Other financial corporations	681	152	37	0	870
Short-term	681	152	37	0	870
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	1,019	3,220	-100	0	4,139
Short-term	1,019	3,220	-100	0	4,139
Long-term	0	0	0	0	0
Special drawing rights (Net incurrence of liabilities)	7,825	0	153	0	7,977

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

Table 1.9

International Investment Position of the Banking Sector of the Russian Federation¹

(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting				Position as of 30.06.2015
		transactions	valuation changes	other adjustments	total changes	
Assets	275,930	-8,655	6,294	1,262	-1,098	274,832
Direct investment	12,119	-1,036	779	479	222	12,342
Equity (including reinvestment of earnings)	10,705	-279	769	177	667	11,373
Direct investor banks in direct investment enterprises	10,705	-279	769	77	567	11,272
Banks – direct investment enterprises in direct investors (reverse investment)	0	0	0	0	0	0
Between fellow enterprises	0	0	0	100	100	100
If ultimate controlling parent is resident	0	0	0	0	0	0
If ultimate controlling parent is nonresident	0	0	0	100	100	100
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt instruments	1,414	-757	10	302	-445	969
Direct investor in direct investment enterprises	1,184	-768	7	-27	-789	395
Debt securities	122	-10	0	-112	-122	0
Loans	957	-118	12	-482	-588	369
Other accounts receivable	105	-640	-5	567	-78	26
Banks – direct investment enterprises in direct investors (reverse investment)	230	-108	5	18	-84	146
Debt securities	0	0	1	15	16	16
Loans	230	-107	5	3	-100	130
Other accounts receivable	0	0	0	0	0	0
Between fellow enterprises	0	118	-2	311	427	427
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	84	84
Other accounts receivable	0	-5	0	5	0	0
If ultimate controlling parent is nonresident	0	123	-2	222	343	343
Debt securities	0	122	-2	222	342	342
Loans	0	0	0	0	0	0
Other accounts receivable	0	1	0	0	1	1
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 30.06.2015
		transactions	valuation changes	other adjustments	total changes	
Portfolio investment	39,505	4,629	1,614	-1,764	4,479	43,983
Equity	1,843	-357	-105	-76	-538	1,305
Debt securities	37,662	4,986	1,719	-1,688	5,016	42,678
Short-term	787	-466	14	-29	-482	305
Long-term	36,875	5,452	1,706	-1,659	5,498	42,374
Financial derivatives	17,475	-12,264	6,422	0	-5,842	11,633
Options	2,861	-61	-636	0	-697	2,164
Forward-type contracts	14,614	-12,203	7,058	0	-5,145	9,469
Other investment	206,831	16	-2,520	2,547	43	206,874
Other equity	0	0	0	0	0	0
Foreign currency	17,434	-9,378	-600	2,270	-7,708	9,726
Deposits	90,950	13,069	-1,314	-815	10,941	101,891
Of which: interbank positions	90,946	13,070	-1,313	-815	10,942	101,888
Short-term	62,408	16,765	-1,112	-801	14,852	77,260
Long-term	28,542	-3,696	-202	-13	-3,911	24,631
Loans	81,145	-3,711	-519	2,527	-1,703	79,442
Short-term	16,458	614	-232	-182	200	16,657
Long-term	64,688	-4,325	-287	2,709	-1,903	62,784
Other accounts receivable	17,301	37	-88	-1,435	-1,486	15,815
Short-term	7,471	1,214	-87	-1,256	-129	7,342
Long-term	9,830	-1,178	-1	-179	-1,357	8,473
Liabilities	226,442	-35,500	6,235	-708	-29,973	196,469
Direct investment	21,366	-514	-36	3,258	2,708	24,073
Equity (including reinvestment of earnings)	19,469	-145	40	-200	-305	19,164
Direct investors in banks – direct investment enterprises	19,201	-145	-32	-282	-459	18,742
Direct investment enterprises in direct investor (reverse investment)	268	0	41	-222	-181	88
Between fellow enterprises	0	0	31	304	335	335
If ultimate controlling parent is resident	0	0	31	303	335	335
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	-370	-76	3,459	3,013	4,910
Direct investors in banks – direct investment enterprises	756	133	-7	-746	-620	136
Debt securities	10	-9	0	2	-7	3
Deposits	741	-122	-6	-482	-609	131
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	-543	-87	-242	-873	268

Table 1.9 (end)
(millions of US dollars)

	Position as of 31.12.2014	Changes in Position reflecting				Position as of 30.06.2015
		transactions	valuation changes	other adjustments	total changes	
Debt securities	31	-24	-7	0	-31	0
Deposits	1,078	-500	-80	-233	-813	265
Loans	3	-2	1	-1	-3	0
Other accounts payable	30	-17	-1	-8	-26	4
Between fellow enterprises	0	41	18	4,447	4,506	4,506
If ultimate controlling parent is resident	0	92	8	325	425	425
Debt securities	0	0	0	0	0	0
Deposits	0	138	7	253	399	399
Loans	0	0	0	0	0	0
Other accounts payable	0	-46	1	72	26	26
If ultimate controlling parent is nonresident	0	-52	9	4,123	4,081	4,081
Debt securities	0	0	0	0	0	0
Deposits	0	-70	9	4,067	4,006	4,006
Loans	0	0	0	0	0	0
Other accounts payable	0	18	0	55	74	74
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt securities	0	0	0	0	0	0
Deposits	0	0	0	0	0	0
Loans	0	0	0	0	0	0
Other accounts payable	0	0	0	0	0	0
Portfolio investment	19,241	-1,434	3,004	308	1,878	21,118
Equity	14,044	-1,365	2,904	300	1,838	15,882
Debt securities	5,197	-69	100	8	39	5,236
Short-term	1,579	28	-9	8	27	1,605
Long-term	3,619	-97	109	0	13	3,631
Financial derivatives	21,479	-14,121	5,145	0	-8,976	12,503
Options	4,020	-501	-433	0	-934	3,085
Forward-type contracts	17,460	-13,620	5,578	0	-8,042	9,418
Other investment	164,357	-19,430	-1,877	-4,275	-25,583	138,774
Other equity	0	0	0	0	0	0
Deposits	160,010	-18,589	-1,699	-4,246	-24,534	135,476
Of which: interbank positions	60,610	-14,348	-1,010	-23	-15,382	45,228
Short-term	34,952	-9,370	-676	-162	-10,208	24,744
Long-term	125,058	-9,219	-1,023	-4,084	-14,326	110,732
Loans ²	708	-657	22	1	-634	74
Short-term	708	-657	22	1	-634	74
Other accounts payable	3,639	-184	-200	-30	-415	3,224
Short-term	2,626	-295	-181	61	-415	2,211
Long-term	1,013	111	-19	-91	0	1,013
International investment position, net	49,488	26,845	59	1,970	28,875	78,363

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

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

Table 1.10

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	with CIS countries	% of the corresponding period of the previous year	total	% of the corresponding period of the previous year	with non-CIS countries	with CIS countries	% of the corresponding period of the previous year	total	with non-CIS countries	with CIS countries
2013	523,275	99.2	445,151	78,125	93.4	341,337	101.7	295,022	46,314	97.8	181,939	150,128	31,810
2014	497,763	95.1	428,929	68,834	88.1	308,026	90.2	271,978	36,048	77.8	189,737	156,951	32,786
2014													
Q1	123,012	98.3	105,489	17,523	96.1	72,504	94.7	63,680	8,823	83.4	50,508	41,809	8,699
Q2	132,323	104.0	112,751	19,572	111.0	80,630	95.5	70,830	9,799	83.2	51,693	41,921	9,772
Q3	125,746	96.0	110,472	15,274	75.2	80,480	92.2	70,899	9,581	82.4	45,267	39,574	5,693
Q4	116,681	83.5	100,216	16,465	75.0	74,412	80.0	66,568	7,844	63.6	42,269	33,647	8,621
2015													
Q1	89,516	72.8	77,775	11,742	67.0	45,252	62.4	40,142	5,110	57.9	44,265	37,633	6,632
Q2	91,138	68.9	78,828	12,310	62.9	48,152	59.7	41,566	6,586	67.2	42,986	37,262	5,724
Q3	79,330	63.1	67,871	11,459	75.0	50,335	62.5	44,370	5,965	62.3	28,995	23,501	5,494
January	27,686	69.9	24,366	3,320	60.9	12,422	59.1	10,815	1,607	62.6	15,264	13,551	1,713
February	29,198	80.2	24,963	4,235	73.6	15,573	64.6	13,947	1,626	57.8	13,625	11,016	2,609
March	32,632	69.4	28,445	4,187	66.2	17,257	63.0	15,380	1,877	54.5	15,375	13,065	2,310
April	30,545	64.2	26,248	4,297	63.9	16,336	58.8	14,230	2,106	62.8	14,209	12,018	2,191
May	30,578	69.4	26,635	3,943	57.3	15,451	59.2	13,283	2,168	72.0	15,127	13,352	1,775
June	30,014	73.8	25,945	4,069	68.3	16,365	61.2	14,053	2,312	67.3	13,649	11,892	1,757
July	27,655	59.8	23,657	3,998	77.3	16,975	58.1	14,853	2,122	63.1	10,680	8,804	1,876
August	25,307	61.0	21,618	3,689	73.6	16,602	65.7	14,532	2,070	68.3	8,705	7,086	1,619
September	26,368	69.2	22,596	3,772	74.2	16,758	64.5	14,985	1,773	55.6	9,610	7,611	1,999
October	27,235	65.6	22,821	4,414	82.4	17,171	64.0	15,286	1,885	66.2	10,064	7,535	2,529

Table 1.11

International Reserves of the Russian Federation¹

(millions of US dollars)

	International reserves	Of which				
		foreign exchange reserves	of which			gold
			foreign exchange	SDRs	reserve position in IMF	
2012						
31.12	537,618	486,578	473,110	8,741	4,727	51,039
2013						
31.01	532,155	480,195	466,598	8,767	4,831	51,960
28.02	526,172	475,650	462,372	8,616	4,662	50,522
31.03	527,708	477,267	464,126	8,528	4,614	50,441
30.04	533,218	486,350	473,121	8,584	4,645	46,868
31.05	518,431	473,393	460,435	8,525	4,432	45,039
30.06	513,772	475,224	462,122	8,555	4,548	38,547
31.07	512,834	470,205	456,979	8,609	4,617	42,630
31.08	509,674	464,202	451,203	8,620	4,378	45,472
30.09	522,580	479,451	466,129	8,727	4,595	43,129
31.10	524,284	480,238	466,937	8,751	4,551	44,045
30.11	515,590	474,950	461,685	8,734	4,530	40,640
31.12	509,595	469,605	456,447	8,762	4,396	39,990
2014						
31.01	498,926	457,211	444,149	8,730	4,332	41,715
28.02	493,326	448,738	435,565	8,805	4,368	44,588
31.03	486,131	442,776	429,689	8,796	4,291	43,355
30.04	472,278	427,975	414,758	8,820	4,397	44,303
31.05	467,227	423,768	410,866	8,767	4,136	43,459
30.06	478,250	431,958	418,828	8,798	4,332	46,292
31.07	468,762	422,654	409,647	8,716	4,291	46,109
31.08	465,228	419,239	406,404	8,642	4,193	45,990
30.09	454,240	409,224	396,792	8,438	3,994	45,016
31.10	428,590	383,283	370,916	8,414	3,953	45,307
30.11	418,880	373,658	361,409	8,334	3,915	45,222
31.12	385,460	339,371	327,727	8,246	3,398	46,089
2015						
31.01	376,208	327,147	315,816	8,025	3,306	49,061
28.02	360,221	313,431	302,311	8,011	3,110	46,790
31.03	356,365	309,093	298,665	7,852	2,576	47,272
30.04	356,005	307,718	297,086	8,006	2,626	48,287
31.05	356,770	308,895	298,384	7,915	2,596	47,875
30.06	361,571	313,342	302,728	8,005	2,609	48,229
31.07	357,626	312,663	302,137	7,939	2,587	44,963
31.08	366,343	318,661	307,943	7,991	2,727	47,683
30.09	371,267	322,375	311,749	7,991	2,635	48,892
31.10	369,640	319,061	308,504	7,952	2,606	50,578
30.11	364,708	317,028	306,658	7,811	2,560	47,680

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

Table 1.12

International Reserves and Foreign Currency Liquidity – Russia

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

(millions of US dollars)

	30.11.2015
A. Official reserves	364,707.9
(1) Foreign currency reserves (in convertible foreign currencies)	306,460.9
(a) Securities	267,819.1
of which: issuer headquartered in reporting country but located abroad	–
(b) total currency and deposits (including gold deposits) with:	38,641.8
(i) other national central banks	21,397.9
(ii) banks headquartered in the reporting country	0.3
of which: located abroad	0.3
(iii) banks headquartered outside the reporting country	17,243.7
of which: located in the reporting country	–
(2) IMF reserve position	2,559.6
(3) SDRs	7,810.8
(4) Gold (valued at current quotations of the Bank of Russia)	47,679.5
– volume in millions of fine troy ounces	44.8
(5) Other reserve assets (specify)	197.1
– financial derivatives	–
– loans to nonbank nonresidents	–
– other (assets in the form of reverse repo)	197.1
B. Other foreign currency assets (specify)	23,197.1
– securities not included in official reserve assets	–
– deposits not included in official reserve assets	23,197.1
– 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	-2,192.5	-258.0	-100.0	-1,834.4
– outflows (–), principal	-1,675.8	-183.5	-16.4	-1,475.9
– outflows (–), interest	-2,452.8	-164.2	-217.5	-2,071.1
– inflows (+), principal	1,324.2	59.1	81.5	1,183.6
– inflows (+), interest	611.9	30.7	52.4	528.9
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)				
(a) short positions (–)	–	–	–	–
(b) long positions (+)	–	–	–	–
3. Other (specify)	–	–	–	–
– outflows related to repos (–)	–	–	–	–
– inflows related to reverse repos (+)	–	–	–	–
– trade credit (–)	–	–	–	–
– trade credit (+)	–	–	–	–
– other accounts payable (–)	–	–	–	–
– other accounts receivable (+)	–	–	–	–

Table 1.12 (cont.)

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

(millions of US dollars)

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

Table 1.12 (end)

IV. Memo Items

(millions of US dollars)

	30.11.2015
(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	–
– other instruments	–
(c) pledged assets	–
– included in reserve assets	–
– included in other foreign currency assets	–
(d) securities lent and on repo	19,750.4
– lent or repoed and included in Section I	–8,826.7
– lent or repoed but not included in Section I	–3,000.6
– borrowed or acquired and included in Section I	–
– borrowed or acquired but not included in Section I	31,577.6
(e) financial derivative assets (net, marked to market)	–
– forwards	–
– futures	–
– swaps	–
– options	–
– other	–
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	–
– aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	–
(a) short positions (–)	–
(b) long positions (+)	–
– aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	–
(a) short positions	–
(i) bought puts	–
(ii) written calls	–
(b) long positions	–
(i) bought calls	–
(ii) written puts	–
(2) To be disclosed less frequently:	–
(a) currency composition of reserves (by groups of currencies) ¹	–
– currencies in SDR basket ²	–
– currencies not in SDR basket	–
– by individual currencies (optional)	–

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

Table 1.13 (cont.)

(millions of rubles, end of period)

	Dec, 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)

	Jan, 2015	Feb, 2015	Mar, 2015	Apr, 2015	May, 2015	Jun, 2015	Jul, 2015	Aug, 2015	Sep, 2015	Oct, 2015
Claims on other sectors	655,073	653,589	653,455	691,655	692,995	692,978	733,372	769,657	887,501	945,501
Other financial institutions	653,464	650,643	650,640	688,830	690,537	690,533	730,408	766,513	884,332	942,097
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	1,609	2,946	2,815	2,825	2,457	2,445	2,963	3,143	3,169	3,403
Households	-	-	-	-	-	-	-	-	-	-
Monetary base	9,897,965	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
Currency in circulation	7,752,088	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
Liabilities to credit institutions	2,145,877	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
Deposits	2,145,877	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
Securities other than shares	-	-	-	-	-	-	-	-	-	-
Other liabilities to credit institutions	329,547	242,530	280,163	334,755	319,292	124,074	31,446	65,021	64,945	5,186
Deposits included in broad money	53,643	62,797	54,663	63,274	71,955	66,668	76,227	84,984	45,040	44,627
Transferable deposits	42,741	61,795	53,462	54,272	66,253	63,917	70,276	69,982	41,139	38,325
Other financial institutions	23,335	43,627	37,062	35,670	51,669	48,947	53,892	55,356	24,464	20,804
Public nonfinancial organizations	19,044	17,742	15,942	18,171	14,150	14,575	16,005	14,267	16,372	17,211
Other nonfinancial organizations	363	426	458	432	435	394	379	359	303	311
Households	-	-	-	-	-	-	-	-	-	-
Other deposits	10,902	1,001	1,201	9,002	5,701	2,751	5,951	15,002	3,902	6,301
Other financial institutions	10,900	1,000	1,200	9,000	5,700	2,750	5,950	15,000	3,900	6,300
Public nonfinancial organizations	0	0	0	1	0	0	0	1	0	0
Other nonfinancial organizations	2	1	1	1	1	1	1	2	2	1
Households	-	-	-	-	-	-	-	-	-	-
Shares and other equity	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
Other items (net)	3,384,983	1,118,737	560,532	-944,290	-800,951	27,547	592,854	2,791,728	2,839,077	2,178,814
Other liabilities	3,857,548	1,729,832	961,407	-566,516	-414,975	397,733	965,105	3,173,705	3,231,505	2,630,218
Other assets	472,564	611,095	400,874	377,774	385,976	370,185	372,251	381,978	392,428	451,404

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.)
(millions of rubles, end of period)

	Jan, 2015	Feb, 2015	Mar, 2015	Apr, 2015	May, 2015	Jun, 2015	Jul, 2015	Aug, 2015	Sep, 2015	Oct, 2015
Net foreign assets	5,164,019	4,814,308	4,752,471	5,156,527	5,161,181	5,589,654	5,786,219	6,263,747	6,555,418	6,627,422
Claims on nonresidents	16,444,817	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
Foreign currency	1,021,605	778,299	687,015	519,176	523,697	542,728	514,619	593,895	545,957	475,990
Deposits	6,725,767	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
Securities other than shares	2,589,530	2,468,404	2,387,767	2,211,953	2,296,824	2,405,617	2,553,778	2,901,259	2,996,804	2,994,155
Loans	5,504,227	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
Other	603,688	623,731	616,737	673,392	672,865	652,580	669,252	679,031	729,552	746,195
Liabilities to nonresidents	11,280,798	9,794,343	9,026,717	8,035,532	8,085,193	8,281,126	8,550,296	9,504,215	9,321,553	8,847,021
Deposits	10,929,033	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
Securities other than shares	330,275	284,571	288,185	288,185	288,185	273,692	290,779	327,686	326,497	316,303
Loans	17,898	31,879	14,318	2,238	2,706	4,115	3,210	6,617	5,651	8,121
Other	3,592	3,501	3,737	2,960	3,083	3,344	2,872	3,294	3,856	4,123
Claims on central bank	3,528,215	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
Currency	1,051,816	1,043,850	981,871	1,079,632	964,070	979,768	958,548	974,241	967,012	945,061
Deposits	2,476,398	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
Securities other than shares	—	—	—	—	—	—	—	—	—	—
Net claims on general government	1,535,710	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
Claims on federal government	2,625,258	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
Securities	2,588,118	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
Other claims	37,140	38,729	108,495	126,289	121,209	115,548	85,451	70,470	59,001	68,588
Claims on state and local government	1,280,962	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
Securities	266,551	269,062	264,132	280,391	278,756	259,669	268,518	269,852	278,119	285,639
Other claims	1,014,411	1,009,742	980,123	934,656	911,960	940,328	941,748	938,129	954,356	931,075
Liabilities to federal government	1,909,251	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
Deposits	1,874,953	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
Other liabilities	34,299	42,037	28,224	21,347	30,940	30,044	32,798	42,648	28,493	30,658

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

	Jan, 2015	Feb, 2015	Mar, 2015	Apr, 2015	May, 2015	Jun, 2015	Jul, 2015	Aug, 2015	Sep, 2015	Oct, 2015
Liabilities to state and local government	461,259	444,209	605,603	830,755	911,441	886,577	1,021,192	1,031,162	1,060,496	1,141,059
Deposits	461,259	444,209	605,603	830,755	911,441	886,577	1,021,192	1,031,162	1,060,496	1,141,059
Other liabilities	-	-	-	-	-	-	-	-	-	-
Claims on other sectors	46,718,108	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
Other financial institutions	2,206,072	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
Public nonfinancial organizations	545,065	519,209	509,253	493,042	492,450	501,261	504,949	522,815	526,815	554,303
Other nonfinancial organizations	31,804,548	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
Households	12,162,424	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
Liabilities to central bank	7,958,865	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
Deposits included in broad money	38,457,640	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
Transferable deposits	8,256,555	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
Other financial institutions	438,337	422,736	481,094	727,803	729,471	538,817	542,991	535,329	554,925	543,418
Public nonfinancial organizations	565,697	549,109	548,381	528,375	540,983	528,016	518,481	584,367	556,988	508,912
Other nonfinancial organizations	4,891,570	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
Households	2,360,951	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
Other deposits	30,201,086	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
Other financial institutions	1,702,279	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
Public nonfinancial organizations	264,011	279,792	287,389	302,512	346,945	371,795	396,604	564,270	499,574	393,790
Other nonfinancial organizations	11,721,180	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
Households	16,513,616	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
Deposits excluded from broad money	2,228,458	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
Securities other than shares excluded from broad money	1,653,301	1,624,273	1,600,414	1,576,876	1,593,652	1,587,980	1,601,681	1,581,079	1,594,834	1,723,070
Shares and other equity	6,506,251	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
Other items (net)	141,536	338,707	-47,718	-15,292	445,105	679,872	1,236,241	1,092,829	1,051,884	1,370,731
Other liabilities	10,372,920	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
Other assets	9,252,707	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
Consolidation adjustment	-978,677	-787,561	-917,020	-970,834	-904,713	-960,628	-805,338	-809,068	-826,598	-830,901

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)

	Jan, 2015	Feb, 2015	Mar, 2015	Apr, 2015	May, 2015	Jun, 2015	Jul, 2015
Net foreign assets	30,486,646	26,206,541	25,136,731	23,156,886	23,474,597	25,296,699	26,493,851
Claims on nonresidents	42,370,438	36,592,926	34,692,924	31,688,994	32,112,819	34,022,716	35,538,228
Liabilities to nonresidents	11,883,792	10,386,385	9,556,193	8,532,107	8,638,222	8,726,018	9,044,378
Domestic claims	37,399,533	38,273,269	37,945,005	37,980,248	38,414,928	38,444,081	39,239,278
Net claims on general government	-9,973,647	-8,239,581	-7,705,696	-6,973,003	-6,804,553	-7,154,779	-7,327,999
Claims on federal government	3,025,301	3,044,815	3,081,599	3,015,037	3,180,450	3,160,727	3,459,480
Claims on state and local government	1,281,118	1,278,962	1,244,412	1,215,207	1,190,877	1,200,047	1,210,586
Liabilities to federal government	13,235,899	11,567,136	10,580,025	9,439,671	9,398,550	9,898,318	10,144,146
Liabilities to state and local government	1,044,168	996,223	1,451,682	1,763,576	1,777,330	1,617,235	1,853,919
Claims on other sectors	47,373,181	46,512,851	45,650,701	44,953,252	45,219,481	45,598,860	46,567,277
Other financial institutions	2,859,535	3,106,396	3,132,805	3,119,672	3,091,474	3,156,338	3,211,723
Public nonfinancial organizations	545,065	519,209	509,253	493,042	492,450	501,261	504,949
Other nonfinancial organizations	31,806,157	30,910,621	30,190,207	29,649,784	29,991,464	30,352,755	31,248,099
Households	12,162,424	11,976,624	11,818,437	11,690,754	11,644,093	11,588,506	11,602,506

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

	Jan, 2015	Feb, 2015	Mar, 2015	Apr, 2015	May, 2015	Jun, 2015	Jul, 2015
Broad money liabilities	45,211,555	43,959,204	43,389,329	42,668,363	42,859,343	43,801,967	44,607,242
Currency outside banking system	6,700,272	6,671,923	6,540,845	6,619,609	6,576,649	6,659,496	6,759,526
Transferable deposits	8,299,296	8,411,232	8,309,370	8,195,835	8,398,012	8,444,771	8,281,466
Other financial institutions	461,671	466,363	518,156	763,473	781,140	587,764	596,883
Public nonfinancial organizations	584,742	566,850	564,323	546,546	555,133	542,592	534,485
Other nonfinancial organizations	4,891,932	4,926,345	4,815,664	4,284,745	4,493,879	4,639,716	4,412,670
Households	2,360,951	2,451,673	2,411,228	2,601,072	2,567,860	2,674,699	2,737,428
Other deposits	30,211,987	28,876,049	28,539,113	27,852,918	27,884,682	28,697,701	29,566,250
Other financial institutions	1,713,179	1,670,966	1,807,684	1,892,170	1,859,344	1,967,084	1,929,988
Public nonfinancial organizations	264,011	279,792	287,389	302,512	346,945	371,795	396,604
Other nonfinancial organizations	11,721,182	10,750,597	10,222,774	9,592,281	9,312,916	9,600,980	10,032,384
Households	16,513,616	16,174,694	16,221,266	16,065,955	16,365,477	16,757,841	17,207,274
Deposits excluded from broad money	2,228,458	2,064,521	2,123,262	2,310,435	2,260,693	2,121,914	2,077,134
Securities other than shares excluded from broad money	1,653,301	1,624,273	1,600,414	1,576,876	1,593,652	1,587,980	1,601,681
Shares and other equity	15,560,345	15,656,365	15,753,495	15,839,248	15,812,064	15,818,368	15,913,919
Other items (net)	3,232,520	1,175,448	215,237	-1,257,787	-636,228	410,550	1,533,152
Other liabilities	14,230,468	11,012,598	9,618,401	7,656,441	8,010,072	9,317,894	10,004,184
Other assets	9,725,271	8,767,594	8,188,567	7,645,189	7,461,205	7,649,847	7,369,751
Consolidation adjustment	-1,272,676	-1,069,557	-1,214,598	-1,269,038	-1,185,095	-1,257,498	-1,101,281

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

	Aug, 2015			Sep, 2015			Oct, 2015		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
	Net foreign assets	751,975	29,428,045	30,180,020	748,904	29,956,019	30,704,923	701,669	29,220,132	29,921,801
Claims on nonresidents	2,022,982	38,192,994	40,215,956	2,091,450	38,507,166	40,598,615	1,941,733	37,477,367	39,419,099
Liabilities to nonresidents	1,270,987	8,764,950	10,035,936	1,342,545	8,551,147	9,893,692	1,240,064	8,257,235	9,497,299
Domestic claims	37,373,770	2,509,900	39,883,670	37,680,427	2,458,217	40,138,644	37,535,970	2,674,515	40,210,485
Net claims on general government	-48,681	-8,012,122	-8,060,803	-41,472	-7,851,778	-7,893,249	-558,768	-7,310,583	-7,869,351
Claims on federal government	2,851,714	958,396	3,810,110	2,911,614	976,466	3,888,080	2,913,508	966,523	3,880,032
Claims on state and local government	1,208,012	124	1,208,136	1,232,475	123	1,232,599	1,218,760	112	1,218,872
Liabilities to federal government	2,281,984	8,970,573	11,252,557	2,312,354	8,828,299	11,140,653	2,684,311	8,277,152	10,961,463
Liabilities to state and local government	1,826,424	68	1,826,492	1,873,207	68	1,873,275	2,006,725	66	2,006,792
Claims on other sectors	37,422,451	10,522,022	47,944,473	37,721,899	10,309,994	48,031,893	38,094,738	9,985,097	48,079,835
Other financial institutions	2,634,796	679,829	3,314,625	2,664,677	515,280	3,179,958	2,711,312	511,797	3,223,110
Public nonfinancial organizations	465,879	56,936	522,815	466,802	60,012	526,815	497,318	56,985	554,303
Other nonfinancial organizations	22,994,487	9,471,724	32,466,211	23,280,592	9,429,725	32,710,317	23,605,245	9,129,794	32,735,039
Households	11,327,289	313,533	11,640,822	11,309,827	304,976	11,614,804	11,280,862	286,521	11,567,384

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

	Aug. 2015			Sep. 2015			Oct. 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	46,728,994	X	X	47,310,121	X	X	46,874,355
Money Supply (National Definition)	33,030,676	X	X	32,950,833	X	X	32,859,637	X	X
Currency outside banking system	6,785,735	-	6,785,735	6,744,853	-	6,744,853	6,786,919	-	6,786,919
Transferable deposits	8,491,194	-	8,491,194	8,353,884	-	8,353,884	8,104,792	-	8,104,792
Other financial institutions	590,685	-	590,685	579,389	-	579,389	564,222	-	564,222
Public nonfinancial organizations	598,634	-	598,634	573,361	-	573,361	526,123	-	526,123
Other nonfinancial organizations	4,663,223	-	4,663,223	4,564,968	-	4,564,968	4,408,427	-	4,408,427
Households	2,638,652	-	2,638,652	2,636,166	-	2,636,166	2,606,020	-	2,606,020
Other deposits	17,753,747	13,698,318	31,452,065	17,852,096	14,359,288	32,211,385	17,967,926	14,014,718	31,982,644
Other financial institutions	1,736,427	231,870	1,968,297	1,904,372	230,222	2,134,594	1,800,258	240,025	2,040,282
Public nonfinancial organizations	343,374	220,897	564,271	325,654	173,920	499,574	227,848	165,943	393,790
Other nonfinancial organizations	3,605,893	7,281,977	10,887,870	3,471,782	7,978,765	11,450,547	3,665,870	7,761,561	11,427,431
Households	12,068,054	5,963,574	18,031,628	12,150,289	5,976,382	18,126,671	12,273,950	5,847,190	18,121,140
Deposits excluded from broad money	1,303,644	964,335	2,267,979	1,462,661	937,613	2,400,275	1,469,711	741,743	2,211,454
Securities other than shares excluded from broad money	1,358,476	222,603	1,581,079	1,361,011	233,823	1,594,834	1,488,039	235,031	1,723,070
Shares and other equity	15,885,576	0	15,885,576	15,932,575	0	15,932,575	16,055,826	0	16,055,826
Other items (net)	3,600,062	0	3,600,062	3,605,761	0	3,605,761	3,267,580	0	3,267,580
Other liabilities	12,737,536	0	12,737,536	12,676,801	0	12,676,801	12,063,706	0	12,063,706
Other assets	8,043,911	0	8,043,911	7,959,243	0	7,959,243	7,683,259	0	7,683,259
Consolidation adjustment	-1,093,562	0	-1,093,562	-1,111,797	0	-1,111,797	-1,112,867	0	-1,112,867

Table 1.16 (end)

	M2 Money supply (5+6)	Money supply growth rates, %			
		to previous month		to beginning of the year	
		9	10	11	12
2013					
31.12	31,404.7	7.7		-	14.6
2014					
31.01	30,136.1	-4.0		-4.0	12.7
28.02	30,459.0	1.1		-3.0	12.1
31.03	29,800.1	-2.2		-5.1	8.5
30.04	30,160.0	1.2		-4.0	8.3
31.05	30,245.6	0.3		-3.7	7.7
30.06	30,426.2	0.6		-3.1	6.7
31.07	30,524.8	0.3		-2.8	6.2
31.08	30,688.9	0.5		-2.3	6.6
30.09	30,644.8	-0.1		-2.4	7.0
31.10	30,268.4	-1.2		-3.6	6.0
30.11	30,625.6	1.2		-2.5	5.0
31.12	32,110.5	4.8		-	2.2
2015					
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

Table 1.17

Monetary Base (Broad Definition)

(billions of rubles)

	Broad monetary base	Including					the Bank of Russia bonds (OBRs) held by banks ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
31.12.2003	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	–	
2014							
30.11	9,950.9	7,922.1	1,381.4	458.6	188.9	–	
31.12	11,332.0	8,840.5	1,215.5	471.3	804.6	–	
2015							
31.01	9,898.0	7,752.1	880.7	497.4	767.8	–	
28.02	9,665.5	7,715.8	1,146.7	493.3	309.7	–	
31.03	9,662.5	7,522.7	1,342.3	505.3	292.2	–	
30.04	9,520.0	7,699.2	1,021.1	485.8	313.9	–	
31.05	9,201.9	7,540.7	954.8	459.4	247.0	–	
30.06	9,706.5	7,639.3	1,308.1	466.0	293.2	–	
31.07	9,805.7	7,718.1	1,288.6	477.3	321.7	–	
31.08	9,837.2	7,760.0	1,297.1	489.1	291.1	–	
30.09	9,810.4	7,711.9	1,453.8	364.1	280.5	–	
31.10	9,774.9	7,732.0	1,420.9	369.3	252.8	–	
30.11	9,887.2	7,725.4	1,383.5	360.5	417.7	–	

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

	Broad monetary base	Including					the Bank of Russia bonds (OBRs) held by banks ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
2015							
03.11	9,765.9	7,713.8	1,477.0	368.9	206.3	—	
05.11	10,066.7	7,732.8	1,759.7	368.0	206.2	—	
06.11	9,781.0	7,744.2	1,449.0	368.0	219.8	—	
09.11	9,830.8	7,778.0	1,469.3	367.7	215.7	—	
10.11	9,874.8	7,758.7	1,327.7	367.7	420.8	—	
11.11	10,012.2	7,771.4	1,664.1	367.7	208.9	—	
12.11	9,887.4	7,790.5	1,495.4	367.7	233.8	—	
13.11	9,915.7	7,836.2	1,407.9	367.5	304.2	—	
16.11	9,925.2	7,891.4	1,329.8	367.5	336.5	—	
17.11	9,898.4	7,885.1	1,302.0	367.5	343.8	—	
18.11	10,044.8	7,894.2	1,338.4	358.9	453.3	—	
19.11	10,220.1	7,891.4	1,548.2	360.2	420.3	—	
20.11	10,313.0	7,896.3	1,622.0	360.2	434.4	—	
23.11	10,337.0	7,902.5	1,645.8	360.4	428.3	—	
24.11	10,382.2	7,856.7	1,733.8	360.7	430.9	—	
25.11	10,434.1	7,813.2	1,833.2	360.7	427.1	—	
26.11	9,920.9	7,792.7	1,376.8	360.7	390.7	—	
27.11	9,952.7	7,779.3	1,422.0	360.6	390.8	—	
30.11	9,926.7	7,778.7	1,413.1	360.6	374.3	—	

¹ At market value.

Table 1.18

Other Financial Institutions Survey

(millions of rubles, end of period)

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

Table 1.19

(millions of rubles, end of period)

	Q3, 2014	Q4, 2014	Q1, 2015	Q2, 2015	Q3, 2015
Net foreign assets	20,215,934	25,458,366	25,351,051	25,510,400	30,920,202
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	9,638,927	8,805,519	9,977,926
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	37,932,537	41,813,469
Of which: other financial institutions, except public financial corporations, insurance companies and private pension funds	1,545,461	1,882,757	1,989,872	1,970,837	2,510,332
Securities other than shares	1,392,114	1,412,828	1,407,132	1,371,614	1,298,402
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	-1,114,734	1,349,331

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 ¹	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.

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

Table 2.2

The Bank of Russia Key Rate¹

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

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

Table 2.3

Required Reserves Ratios

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

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

Table 2.3 (end)
(percent)

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

Table 2.4

Scaling Factor Which Is Used to Correct the Sum of the Credit Institution Liabilities to Other Credit Institutions – Residents for Issued Securities

Period of validity	Scaling Factor
01.11.2009 –	0.2

Table 2.5

Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia¹

The period of averaging	Volume, billions of rubles
10.01.2014 – 10.02.2014	825.8
10.02.2014 – 10.03.2014	846.1
10.03.2014 – 10.04.2014	866.0
10.04.2014 – 10.05.2014	883.4
10.05.2014 – 10.06.2014	894.6
10.06.2014 – 10.07.2014	880.7
10.07.2014 – 10.08.2014	877.4
10.08.2014 – 10.09.2014	833.6
10.09.2014 – 10.10.2014	861.1
10.10.2014 – 10.11.2014	871.7
10.11.2014 – 10.12.2014	909.0
10.12.2014 – 10.01.2015	966.9
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

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

	Averaging ratio	Credit institutions for which required reserves averaging ratio was set
01.08.2004 –	0.20	all credit institutions
of which:		
– 31.10.2004		settlement nonbanking credit institutions and settlement centres of the organised securities market
– 30.09.2006		credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.11.2004 –	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 ¹	Spot-week ¹	Tom – 1 month ¹
01.12.2008 – 09.02.2009	–	6.75	6.75	6.75	7.25	7.25	–
10.02.2009 – 23.04.2009	–	7.75	7.75	7.75	8.25	8.25	–
24.04.2009 – 13.05.2009	–	7.25	7.25	7.25	7.75	7.75	–
14.05.2009 – 04.06.2009	–	6.75	6.75	6.75	7.25	7.25	–
05.06.2009 – 12.07.2009	–	6.25	6.25	6.25	6.75	6.75	–
13.07.2009 – 09.08.2009	–	5.75	5.75	5.75	6.25	6.25	–
10.08.2009 – 14.09.2009	–	5.50	5.50	5.50	6.00	6.00	–
15.09.2009 – 29.09.2009	–	5.25	5.25	5.25	5.75	5.75	–
30.09.2009 – 29.10.2009	–	4.75	4.75	4.75	5.25	5.25	–
30.10.2009 – 24.11.2009	–	4.25	4.25	4.25	4.75	4.75	–
25.11.2009 – 27.12.2009	–	3.75	3.75	3.75	4.25	4.25	–
28.12.2009 – 23.02.2010	–	3.50	3.50	3.50	4.00	4.00	–
24.02.2010 – 28.03.2010	–	3.25	3.25	3.25	3.75	3.75	–
29.03.2010 – 29.04.2010	2.75	3.00	3.00	3.00	3.50	3.50	–
30.04.2010 – 31.05.2010	2.50	2.75	2.75	2.75	3.25	3.25	–
01.06.2010 – 26.12.2010	2.50	2.50	2.50	2.50	2.75	2.75	–
27.12.2010 – 27.02.2011	2.75	2.75	2.75	2.75	3.00	3.00	–
28.02.2011 – 02.05.2011	3.00	3.00	3.00	3.00	3.00	3.00	–
03.05.2011 – 30.05.2011	3.25	3.25	3.25	3.25	3.25	3.25	–
31.05.2011 – 14.09.2011	3.50	3.50	3.50	3.50	3.50	3.50	–
15.09.2011 – 25.12.2011	3.75	3.75	3.75	3.75	3.75	3.75	–
26.12.2011 – 13.09.2012	4.00	4.00	4.00	4.00	4.00	4.00	4.00
14.09.2012 – 10.12.2012	4.25	4.25	4.25	4.25	4.25 ²	4.25 ²	4.25
11.12.2012 – 02.03.2014	4.50	4.50	4.50	4.50	–	–	4.50 ³
03.03.2014 – 27.04.2014	6.00	6.00	6.00	6.00	–	–	–
28.04.2014 – 27.07.2014	6.50	6.50	6.50	6.50	–	–	–
28.07.2014 – 04.11.2014	7.00	7.00	7.00	7.00	–	–	–
05.11.2014 – 11.12.2014	8.50	8.50	8.50	8.50	–	–	–
12.12.2014 – 15.12.2014	9.50	9.50	9.50	9.50	–	–	–
16.12.2014 – 01.02.2015	16.00	16.00	16.00	16.00	–	–	–
02.02.2015 – 15.03.2015	14.00	14.00	14.00	14.00	–	–	–
16.03.2015 – 04.05.2015	13.00	13.00	13.00	13.00	–	–	–
05.05.2015 – 15.06.2015	11.50	11.50	11.50	11.50	–	–	–
16.06.2015 – 02.08.2015	10.50	10.50	10.50	10.50	–	–	–
03.08.2015 –	10.00	10.00	10.00	10.00	–	–	–

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

Table 2.7

Fixed-term Rates on the Bank of Russia Lombard Loans

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

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

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

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

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

² Since February 1, 2014 operations are suspended.

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

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

Table 2.9

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						
2015																
02.11	159,687.11	126,378.00	167	45	62	1,712.94	1,710.08	2	1	2	1	2	2			
03.11	130,269.27	106,751.24	141	42	51	—	—	—	—	—	—	—	—	—	—	—
05.11	189,061.60	164,825.33	167	54	58	5.22	—	1	—	1	—	—	1	1		
06.11	268,101.02	243,381.47	150	50	48	45.85	45.85	3	3	3	3	3	3	1		
09.11	290,894.08	258,099.65	188	68	62	97.56	12.71	3	2	3	2	2	2	2		
10.11	176,748.11	135,800.38	178	54	56	—	—	—	—	—	—	—	—	—	—	—
11.11	200,047.08	178,695.99	138	47	52	393.90	385.46	3	2	3	2	2	2	2		
12.11	175,087.66	134,540.61	164	49	57	0.06	—	1	—	1	—	—	1	1		
13.11	111,392.43	67,498.60	154	37	60	19.15	—	1	—	1	—	—	1	1		
16.11	123,923.70	90,537.41	169	48	59	—	—	—	—	—	—	—	—	—	—	—
17.11	177,303.30	141,793.79	147	48	52	101.38	92.48	3	2	3	2	2	2	2		
18.11	183,355.24	154,966.86	153	49	56	1.39	1.39	1	1	1	1	1	1	1		
19.11	116,669.14	79,735.50	159	46	56	446.61	446.61	2	2	2	2	2	2	1		
20.11	168,183.81	135,526.19	163	51	56	7,368.06	7,338.22	3	2	3	2	2	2	2		
23.11	171,606.13	137,661.47	163	57	59	1,433.36	1,433.36	2	2	2	2	2	2	1		
24.11	148,395.42	118,614.64	143	46	53	83.34	83.34	1	1	1	1	1	1	1		
25.11	363,629.31	322,119.51	183	66	54	452.69	452.69	2	2	2	2	2	2	1		
26.11	167,769.56	131,551.32	145	46	51	538.24	501.21	3	1	3	1	3	3	3		
27.11	193,130.19	160,822.81	153	55	56	522.33	520.16	2	1	2	1	2	2	2		
30.11	198,504.19	168,386.04	169	59	57	658.22	658.22	2	2	2	2	2	2	1		

Table 2.10 (cont.)

1	Collateralized loans by assets and guarantees ¹							over 1 year
	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	17	18		19
	14	15	16	17	18	19		
2014								
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		
2015								
January	1,057,930.97	20,892.89	78,496.15	23,768.30	572.50	—		
February	805,752.35	18,045.33	16,211.67	1,820.65	—	283.00		
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	—		

Table 2.10 (cont.)

1		Collateralized loans by assets and guarantees ¹											weighted average rate, % p.a.
		on auction of which for the term			number of announced/valid loan auctions					18 months	27	28	
		3 weeks ⁴	3 months ⁴	12 months ⁴	18 months ⁴	3 weeks	3 months	12 months	18 months				
20	21	22	23	24	25	26	27	28					
2014													
October	–	596,095.19	–	–	–	–	–	–	–	–	–	–	8.91
November	–	561,793.17	–	150,000.00	–	–	–	–	1/1	–	–	1/1	10.08
December	261,615.05	500,000.00	–	–	1/1	–	–	–	1/1	–	–	–	14.56
2015													
January	–	934,201.13	–	–	–	–	–	–	1/1	–	–	–	17.36
February	–	769,391.70	–	–	–	–	–	–	1/1	–	–	–	15.29
March	–	699,999.14	–	–	–	–	–	–	1/1	–	–	–	15.41
April	–	704,260.00	–	–	–	–	–	–	1/1	–	–	–	14.31
May	–	831,453.55	–	–	–	–	–	–	1/1	–	–	–	12.77
June	–	667,556.50	–	–	–	–	–	–	1/1	–	–	–	12.75
July	–	600,000.00	–	500,000.00	–	–	–	–	1/1	–	–	1/1	11.75
August	–	748,376.46	–	–	–	–	–	–	1/1	–	–	–	11.27
September	–	499,951.97	–	–	–	–	–	–	1/1	–	–	–	11.30
October	–	400,000.00	–	–	–	–	–	–	1/1	–	–	–	11.56
November	–	500,000.00	–	–	–	–	–	–	1/1	–	–	–	11.72

Table 2.10 (end)

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

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

² Since April 17, 2012 operations are suspended.

³ Since February 1, 2014 operations are suspended.

⁴ Auctions are conducted under the floating interest rate.

Table 2.11

Interest Rates on Specialized Refinancing Tools of the Bank of Russia

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

(% p.a.)

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

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

Table 2.12

Weighted Average Interest Rates on the Bank of Russia Deposit Operations

(% p.a.)

	On deposits attracted on fixed-term rates by maturity			On all deposit operations attracted on fixed-term rates		On deposit operations attracted on auction rates by maturity							On all deposit operations attracted on auction rates	On all deposit operations	
	demand deposit	1 day	1 month ¹	1 week ¹	1 day	operations "fine-tuning"									
						2 days	3 days	4 days	5 days	6 days					
2014															
October	7.00	7.00	-	-	-	-	-	-	-	-	-	-	-	-	7.00
November	8.50	8.50	-	-	-	-	9.27	-	-	-	-	-	-	9.27	8.56
December	14.27	14.92	-	-	-	-	-	-	-	-	-	-	-	-	14.91
2015															
January	15.98	16.00	-	-	16.91	-	16.88	16.91	-	-	-	-	-	-	16.29
February	14.00	14.00	-	-	14.87	-	-	-	-	-	-	-	-	-	14.08
March	13.31	13.57	-	-	-	-	-	-	-	-	-	-	-	-	13.56
April	12.98	13.00	-	-	-	-	-	-	-	-	-	-	-	-	13.00
May	11.50	11.50	-	-	-	-	-	-	-	-	-	-	-	-	11.50
June	10.91	10.99	-	-	-	-	-	-	-	-	-	-	-	-	10.99
July	10.49	10.50	-	-	-	-	-	-	-	-	-	-	-	-	10.50
August	10.00	10.00	-	-	-	-	-	-	-	-	-	-	-	-	10.00
September	10.00	10.00	-	-	-	-	-	-	-	-	-	-	-	-	10.00
October	10.00	10.00	-	-	-	-	-	-	-	-	-	-	-	-	10.00
November	10.00	10.00	-	-	-	-	-	-	-	-	-	-	-	-	10.00

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

Table 2.13

Main Characteristics of the Bank of Russia Deposit Operations

	Number of credit institutions 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						by deposit auctions, by terms			
				demand deposit	1 day	1 month ¹	1 week	1 day	2 days	3 days	4 days	5 days	6 days	operations "fine-tuning"		
														1 day	2 days	
2014																
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	-	-	-	-	-	-	-	-	-	-	-
2015																
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	-	-	-	-	-	-	-	-	-	-	-

¹ 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
2014									
09.07	1 day	33	6	225.90	6.95	7.50	7.39	7.31	169.80
04.08	2 days	39	12	402.31	7.44	8.00	8.00	7.86	360.00
07.08	1 day	45	12	417.14	7.30	8.00	7.75	7.48	180.00
08.08	3 days	44	12	243.73	7.37	8.00	7.64	7.52	190.00
07.11	3 days	12	5	64.63	8.95	9.50	9.50	9.27	64.63
2015									
13.01	1 day	15	4	114.23	16.47	17.00	17.00	16.79	114.23
14.01	1 day	29	9	227.54	16.55	17.00	17.00	16.91	227.54
20.01	1 day	32	11	223.33	16.48	17.00	17.00	16.94	223.33
21.01	1 day	48	16	282.54	16.55	17.00	17.00	16.95	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 ¹	3 days	61	17	590.87	13.95	15.00	—	—	—
09.02	1 day	53	17	266.03	13.95	15.00	14.93	14.73	221.01

¹ Fine-tuning deposit auction is recognized as nonvalid.

Table 2.15

REPO Aggregates

Date	Funds provided, millions of rubles	Weighted average duration, days	Weighted average rate, % p.a.	Debt, millions of rubles
2015				
02.11	34,521.73	1	12.00	1,126,834.34
03.11	32,687.69	2	12.00	1,121,411.68
05.11	759,049.36	5	11.88	760,424.60
06.11	142,477.76	3	12.00	713,893.85
09.11	126,611.82	1	12.00	697,899.63
10.11	136,529.50	1	12.00	707,813.68
11.11	787,988.58	7	11.81	789,936.85
12.11	17,001.21	1	12.00	788,837.00
13.11	21,550.29	3	12.00	793,124.79
16.11	70,559.70	1	12.00	842,109.67
17.11	92,393.60	1	12.00	863,846.60
18.11	1,125,785.44	6	11.80	1,128,246.51
19.11	186,142.69	1	12.00	1,164,727.95
20.11	96,114.32	3	12.00	1,074,701.41
23.11	69,531.62	1	12.00	1,048,046.77
24.11	76,419.79	1	12.00	1,054,880.47
25.11	981,410.33	7	11.80	983,767.85
26.11	70,855.59	1	12.00	1,022,755.35
27.11	76,836.04	3	12.00	1,028,774.21
30.11	90,004.51	1	12.00	1,041,833.09

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
2014															
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
2015															
January	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	62.7363	64.8425	66.0983
February	68.9291	68.9291	69.6640	67.7727	65.4470	68.6113	66.0432	66.0432	66.0432	65.7817	65.4469	66.0585	66.0994	65.0862	65.0862
March	61.2718	61.2718	62.2248	62.3649	61.8745	61.8457	59.9938	59.9938	59.9938	59.9938	60.6649	62.6797	60.9595	61.3167	61.3167
April	57.6500	58.3536	56.9902	56.7534	56.7534	56.7534	56.5161	55.3328	54.0270	52.5424	51.0678	51.0678	51.0678	52.4220	51.9749
May	51.1388	51.1388	51.1388	51.1388	51.1388	51.7574	49.9816	50.3615	50.7511	50.7511	50.7511	50.7511	50.9140	49.5366	50.0774
June	52.9716	52.8213	53.4413	53.0590	54.9908	56.2463	56.2463	56.2463	56.0435	55.9100	54.8219	54.5285	54.5285	54.5285	54.5285
July	55.8413	55.4756	55.6555	55.6049	55.6049	55.6049	56.4112	57.2192	57.2174	56.9803	56.6685	56.6685	56.6685	56.6079	56.9774
August	60.3458	60.3458	60.3458	62.4677	62.9182	62.7194	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

Table 2.16 (end)
(rubles/US dollar)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
2014																
January	33.3562	33.4013	33.4343	33.4343	33.4343	33.6429	33.8161	33.8688	34.0334	34.2600	34.2600	34.2600	34.7093	34.6250	34.5633	35.2448
February	35.2559	35.2559	35.0976	35.2386	35.5857	35.7670	35.6828	35.6828	35.6828	35.5112	35.5669	35.7872	36.0501	–	–	–
March	36.6391	36.6391	36.6505	36.4487	36.2070	36.1081	36.4022	36.4022	36.4022	36.1663	35.9316	35.4494	35.5810	35.6871	35.6871	35.6871
April	35.9635	36.0813	35.9287	35.5389	35.5389	35.5389	35.6688	35.6785	35.6625	35.6830	35.9289	35.9289	35.9289	36.0245	35.6983	–
May	34.7005	34.7794	34.7794	34.7794	34.7394	34.6007	34.5078	34.2802	34.3139	34.3139	34.3139	34.0771	34.2571	34.4895	34.6481	34.7352
June	34.3227	34.5654	34.8095	34.8232	34.3025	34.4190	34.4190	34.4190	34.2797	33.9812	33.9070	33.7508	33.6306	33.6306	33.6306	–
July	34.3723	34.3853	34.7998	35.1627	35.1627	35.1627	35.0900	35.0387	34.8101	35.0786	35.0535	35.0535	35.0535	35.3457	35.6339	35.7271
August	36.0014	36.0014	36.0014	36.0294	36.1094	36.2240	36.3317	36.0027	36.0027	36.0027	36.1201	36.1358	36.1397	36.3053	36.9316	36.9316
September	37.9861	38.7058	38.3724	38.4209	38.4134	38.4134	38.4134	38.5782	38.6672	38.3830	38.3007	38.7243	38.7243	38.7243	39.3866	–
October	40.9416	40.7457	41.0450	41.0450	41.0450	40.8815	41.0501	40.9671	41.4958	41.8101	41.8101	41.8101	41.9497	42.3934	42.6525	43.3943
November	47.3920	47.3920	47.3329	46.9797	47.0294	46.7047	45.7926	45.7926	45.7926	44.7852	44.9758	46.4244	47.6629	49.3220	49.3220	–
December	58.3461	61.1512	67.7851	59.6029	60.6825	60.6825	60.6825	56.4940	54.5687	54.4913	52.6159	52.0343	52.0343	52.0343	56.6801	56.2584
2015																
January	64.8337	65.1738	65.1738	65.1738	64.9732	64.9862	65.5558	65.4000	63.3930	63.3930	63.3930	65.5937	67.8153	67.1506	68.7303	68.9291
February	65.0862	62.6632	62.8353	62.4001	62.1307	61.7235	61.7235	61.7235	61.7235	63.5083	62.5906	60.7109	61.2718	–	–	–
March	61.3167	62.1497	61.7510	61.3483	59.8308	60.0341	60.0341	60.0341	59.4452	58.7710	57.3879	56.4271	57.7279	57.7279	57.7279	58.4643
April	50.5033	49.6749	50.5295	50.5295	50.5295	51.5207	53.9728	53.6555	51.6011	50.2473	50.2473	50.2473	51.4690	52.3041	51.7029	–
May	50.0115	50.0115	50.0115	49.2175	49.1777	49.7919	49.9204	49.7901	49.7901	49.7901	49.8613	50.3223	51.0178	52.2907	52.9716	52.9716
June	55.2679	54.0409	53.8999	53.3301	53.8006	53.8006	53.8006	53.5569	54.2081	54.0746	54.6026	54.8126	54.8126	54.8126	55.5240	–
July	56.6642	56.9504	56.8423	56.8423	56.8423	56.8336	57.0025	57.0232	57.3578	58.0374	58.0374	58.0374	58.7816	60.2231	59.7665	58.9906
August	64.9363	64.9363	65.5034	65.8289	65.7222	66.9608	68.1216	68.1216	68.1216	70.7465	69.9461	69.3142	67.4473	66.4779	66.4779	66.4779
September	67.1574	65.9273	65.3623	65.6445	65.6445	65.6445	66.1455	66.1747	66.0410	66.5151	65.6727	65.6727	65.6727	65.5470	66.2367	–
October	62.2433	61.3587	61.3587	61.3587	61.4419	62.1620	62.6309	62.7888	61.9286	61.9286	61.9286	62.5038	63.5004	65.3159	64.1686	64.3742
November	66.6343	66.4607	65.4799	64.7785	64.9120	64.8673	64.8673	64.8673	65.5973	65.6210	65.4789	65.6836	66.2393	66.2393	66.2393	–

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
2014															
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	48.7642	48.7642	48.7642	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
2015															
January	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	74.3551	76.7735	77.9629
February	78.1105	78.1105	78.7900	76.8271	75.0415	77.9356	75.6591	75.6591	75.6591	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

(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
2014																
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
2015																
January	76.3352	75.8623	75.8623	75.8623	75.1740	75.2735	75.8218	75.7724	71.9067	71.9067	71.9067	73.5633	76.2922	76.2629	77.5690	78.1105
February	74.3675	71.5426	71.3243	71.0800	70.9408	70.0315	70.0315	70.0315	70.0315	71.9422	71.1655	68.9797	68.6857	—	—	—
March	64.9650	65.4063	65.4314	65.0108	64.1446	64.0504	64.0504	64.0504	64.1473	64.3425	62.7651	62.0811	62.5655	62.5655	62.5655	63.3695
April	53.6598	52.9087	54.5163	54.5163	54.5163	55.5496	57.5998	57.7226	55.1255	54.6590	54.6590	54.6590	55.8747	56.9016	56.8060	—
May	56.9881	56.9881	56.9881	56.1030	55.1085	55.2441	55.5714	55.5508	55.5508	55.5508	54.7477	54.8412	55.6757	57.1433	58.0145	58.0145
June	62.1045	61.1040	60.7452	60.6417	60.9130	60.9130	60.9130	60.8567	61.0546	60.5852	61.1986	61.4066	61.4066	61.4066	61.5206	—
July	62.3986	62.1841	61.9183	61.9183	61.9183	61.6929	61.7622	62.3948	62.9330	63.6090	63.6090	63.6090	65.0830	66.6248	65.9882	64.6478
August	72.3650	72.3650	72.5712	72.9187	72.7085	74.4738	76.6709	76.6709	76.6709	81.1533	80.7248	79.7252	76.3369	75.0469	75.0469	75.0469
September	75.9013	74.2407	73.9378	74.9726	74.9726	74.9726	74.8304	73.9568	73.5367	74.5435	73.1397	73.1397	73.1397	73.2684	74.5825	—
October	71.2810	69.7710	69.7710	69.7710	69.7796	70.5290	71.1738	71.0895	68.7903	68.7903	68.7903	69.0104	70.2124	72.1479	70.1427	70.7537
November	71.8184	71.3987	69.7819	69.0021	69.3390	69.3886	69.3886	69.3886	69.7037	69.8076	69.8987	69.7034	70.3859	70.3859	70.3859	—

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	

(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	

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
2015				
03.11	2,329.75	32.06	1,997.86	1,351.74
04.11	2,321.63	31.61	1,993.37	1,322.07
06.11	2,257.04	31.10	1,940.49	1,245.42
07.11	2,267.97	30.75	1,949.18	1,248.95
10.11	2,277.63	31.35	1,945.84	1,259.80
11.11	2,261.71	30.60	1,885.96	1,265.93
12.11	2,259.88	30.21	1,868.35	1,243.49
13.11	2,288.74	30.39	1,860.29	1,224.76
14.11	2,321.76	30.83	1,878.83	1,191.14
17.11	2,338.68	30.75	1,848.30	1,155.99
18.11	2,275.33	30.23	1,825.23	1,153.66
19.11	2,229.50	29.68	1,772.36	1,137.14
20.11	2,239.53	29.57	1,792.71	1,122.79
21.11	2,263.11	29.64	1,801.90	1,136.61
24.11	2,253.15	30.14	1,786.32	1,155.73
25.11	2,263.78	29.49	1,772.20	1,132.94
26.11	2,257.19	29.77	1,768.36	1,141.02
27.11	2,260.66	29.71	1,797.12	1,163.59
28.11	2,267.32	30.43	1,805.94	1,181.95

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)

(% p.a.)

	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR)					Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-IG)					Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-B)								
	term of credit																		
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
2014																			
November	10.21	10.51	10.94	11.49	12.29	13.32	10.18	10.50	10.84	11.58	12.55	—	10.54	12.16	12.96	11.28	—	—	
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	
2015																			
January	16.96	17.44	19.97	21.91	15.98	—	16.94	17.66	20.27	21.25	—	—	17.17	19.92	21.04	—	18.00	—	
February	15.12	16.06	15.83	17.48	—	—	15.06	—	—	15.92	—	—	15.31	16.14	16.38	16.04	—	—	
March	14.90	15.51	15.96	15.81	—	—	14.77	15.14	—	14.95	—	—	15.06	—	16.00	—	—	—	
April	14.36	14.78	14.79	15.25	14.95	—	14.30	13.77	14.43	—	—	—	14.58	—	14.63	14.63	—	—	
May	12.83	12.98	13.40	13.48	—	—	12.74	12.99	13.05	—	—	—	12.98	14.53	13.29	13.60	—	—	
June	12.50	12.62	12.87	13.46	—	11.59	12.46	12.96	12.25	—	—	11.52	12.68	—	16.50	14.48	—	—	
July	11.52	12.19	12.32	13.35	—	12.89	11.47	12.25	12.31	—	—	10.95	11.63	—	—	14.12	—	—	
August	10.86	11.39	11.36	13.89	—	—	10.79	10.95	11.60	11.67	—	—	11.08	—	—	14.68	—	—	
September	11.15	11.61	11.71	12.52	11.27	—	11.08	11.22	11.74	—	11.19	—	11.56	—	—	13.05	—	—	
October	11.14	11.44	11.59	13.84	—	—	11.09	11.50	—	—	—	—	11.66	—	—	14.13	—	—	
November	11.43	11.72	11.72	13.29	11.08	—	11.40	—	11.62	—	11.08	—	11.67	—	—	13.55	—	—	

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									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						
2015																		
02.11	10.86	11.00	11.03	11.02	11.37	11.65	11.59	11.90	12.23	12.82	12.94	13.49						
03.11	10.91	11.04	11.12	11.17	11.36	11.49	11.68	11.94	12.31	12.65	12.68	13.09						
05.11	10.87	11.05	10.97	11.11	11.23	11.15	11.63	11.86	12.00	12.38	12.92	12.03						
06.11	10.78	11.03	10.99	11.12	11.23	10.97	11.75	11.84	12.06	12.40	12.61	11.67						
09.11	10.89	11.05	11.09	10.95	11.29	11.52	11.77	12.05	12.38	12.78	12.69	13.16						
10.11	10.75	11.05	11.09	11.18	12.50	11.43	11.66	12.05	12.28	12.54	15.00	13.08						
11.11	10.88	11.12	11.09	11.06	-	11.46	11.79	12.03	12.39	12.56	-	13.01						
12.11	10.90	11.11	11.03	11.13	11.27	11.39	11.73	12.02	12.13	12.44	12.78	12.99						
13.11	10.89	11.08	11.01	11.21	11.44	11.53	11.74	11.93	12.13	12.60	12.99	13.11						
16.11	10.87	11.07	11.12	10.91	11.29	11.34	11.67	11.95	12.25	12.38	12.36	12.77						
17.11	10.88	11.08	11.07	11.19	10.97	11.46	11.76	12.06	12.26	12.54	12.17	13.01						
18.11	10.92	11.09	11.10	11.08	11.29	11.58	11.72	12.06	12.37	12.59	13.00	13.43						
19.11	10.92	11.10	10.92	11.17	11.46	11.55	11.76	12.08	12.24	12.73	13.16	13.33						
20.11	10.81	11.05	10.93	11.19	11.41	11.10	11.78	11.96	12.23	12.57	12.92	12.68						
23.11	10.95	11.09	11.01	10.70	11.10	11.39	11.74	12.01	12.30	12.30	12.48	12.94						
24.11	10.95	11.13	11.08	11.05	10.86	11.32	11.79	12.04	12.27	12.60	11.41	12.96						
25.11	10.90	11.08	11.06	10.79	11.30	11.60	11.73	11.98	12.30	12.46	12.81	13.30						
26.11	10.91	11.09	10.97	11.15	11.33	11.43	11.76	11.97	12.14	12.51	12.96	13.09						
27.11	10.90	11.10	10.98	11.14	11.34	11.17	11.82	12.01	12.14	12.55	13.03	12.75						
30.11	10.79	11.06	11.11	10.93	11.33	11.51	11.67	11.97	12.27	12.65	12.58	13.08						

Table 3.1.4

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

(% p.a.)

Date	Moscow Interbank Bid Rates (MIBID USD)										Moscow Interbank Offered Rates (MIBOR USD)													
	term of credit																							
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year						
2015																								
02.11	0.25	0.28	0.47	0.81	1.13	1.41	0.66	0.84	1.30	1.57	1.98	3.21	0.25	0.28	0.47	0.81	1.13	1.41	0.66	0.84	1.30	1.57	1.98	3.21
03.11	0.12	0.22	0.33	0.65	1.53	1.35	0.30	0.63	0.91	1.25	2.53	2.47	0.12	0.22	0.33	0.65	1.53	1.35	0.30	0.63	0.91	1.25	2.53	2.47
05.11	0.18	0.19	0.21	0.41	0.78	0.70	0.44	0.59	0.53	0.93	1.55	1.04	0.18	0.19	0.21	0.41	0.78	0.70	0.44	0.59	0.53	0.93	1.55	1.04
06.11	0.19	0.16	0.19	0.45	0.88	0.89	0.47	0.56	0.59	1.06	1.53	0.90	0.19	0.16	0.19	0.45	0.88	0.89	0.47	0.56	0.59	1.06	1.53	0.90
09.11	0.20	0.24	0.36	0.57	1.01	1.43	0.61	0.68	0.96	0.92	1.71	2.56	0.20	0.24	0.36	0.57	1.01	1.43	0.61	0.68	0.96	0.92	1.71	2.56
10.11	0.20	0.25	0.34	0.74	2.50	1.54	0.57	0.74	0.86	1.36	4.50	2.45	0.20	0.25	0.34	0.74	2.50	1.54	0.57	0.74	0.86	1.36	4.50	2.45
11.11	0.21	0.26	0.30	0.61	–	1.42	0.63	0.79	1.00	1.31	–	2.79	0.21	0.26	0.30	0.61	–	1.42	0.63	0.79	1.00	1.31	–	2.79
12.11	0.17	0.20	0.20	0.46	0.97	1.72	0.50	0.64	0.60	1.14	1.79	2.67	0.17	0.20	0.20	0.46	0.97	1.72	0.50	0.64	0.60	1.14	1.79	2.67
13.11	0.20	0.22	0.23	0.54	1.00	1.96	0.56	0.56	0.59	1.16	1.93	3.22	0.20	0.22	0.23	0.54	1.00	1.96	0.56	0.56	0.59	1.16	1.93	3.22
16.11	0.19	0.22	0.28	0.32	0.56	1.00	0.47	0.60	0.74	0.62	1.10	1.84	0.19	0.22	0.28	0.32	0.56	1.00	0.47	0.60	0.74	0.62	1.10	1.84
17.11	0.17	0.21	0.30	0.56	0.80	1.18	0.55	0.67	0.84	1.18	2.06	2.26	0.17	0.21	0.30	0.56	0.80	1.18	0.55	0.67	0.84	1.18	2.06	2.26
18.11	0.17	0.18	0.31	0.61	1.04	1.82	0.53	0.69	0.95	1.41	2.21	3.35	0.17	0.18	0.31	0.61	1.04	1.82	0.53	0.69	0.95	1.41	2.21	3.35
19.11	0.18	0.19	0.23	0.60	1.05	1.66	0.61	0.72	0.59	1.44	2.34	3.35	0.18	0.19	0.23	0.60	1.05	1.66	0.61	0.72	0.59	1.44	2.34	3.35
20.11	0.16	0.19	0.23	0.50	0.96	1.22	0.54	0.58	0.60	1.26	2.05	2.98	0.16	0.19	0.23	0.50	0.96	1.22	0.54	0.58	0.60	1.26	2.05	2.98
23.11	0.18	0.19	0.30	0.32	0.80	1.37	0.53	0.62	0.85	0.62	1.47	2.43	0.18	0.19	0.30	0.32	0.80	1.37	0.53	0.62	0.85	0.62	1.47	2.43
24.11	0.20	0.21	0.29	0.63	0.51	1.29	0.54	0.64	0.82	1.14	0.94	2.35	0.20	0.21	0.29	0.63	0.51	1.29	0.54	0.64	0.82	1.14	0.94	2.35
25.11	0.21	0.22	0.38	0.49	0.87	1.37	0.49	0.62	0.96	0.87	1.75	2.95	0.21	0.22	0.38	0.49	0.87	1.37	0.49	0.62	0.96	0.87	1.75	2.95
26.11	0.16	0.16	0.20	0.55	1.09	1.71	0.50	0.64	0.53	1.34	2.15	3.01	0.16	0.16	0.20	0.55	1.09	1.71	0.50	0.64	0.53	1.34	2.15	3.01
27.11	0.15	0.18	0.20	0.52	1.05	1.23	0.56	0.65	0.58	1.37	2.22	2.99	0.15	0.18	0.20	0.52	1.05	1.23	0.56	0.65	0.58	1.37	2.22	2.99
30.11	0.15	0.14	0.30	0.47	0.67	1.08	0.46	0.58	0.88	0.96	1.53	2.26	0.15	0.14	0.30	0.47	0.67	1.08	0.46	0.58	0.88	0.96	1.53	2.26

Table 3.1.5

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

	Weighted Average Actual Rates on Moscow Banks' Credits (MIACR)										Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-IG)										Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-B)									
											term of credit																			
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year						
2015																														
02.11	11.35	11.18	11.65	14.91	—	—	11.30	—	11.65	—	—	11.56	—	—	—	—	—	—	—	—	—	—	—	—						
03.11	11.36	11.59	—	14.43	—	—	11.32	—	—	—	—	11.59	—	—	—	—	—	—	—	—	—	—	—	—						
05.11	11.30	11.15	—	11.70	—	—	11.14	—	—	—	—	11.56	—	—	—	—	—	—	—	—	—	13.00	—	—						
06.11	11.40	11.65	11.64	12.75	—	—	11.39	—	11.64	—	—	11.73	—	—	—	—	—	—	—	—	—	13.24	—	—						
09.11	10.90	11.25	11.97	11.00	—	—	10.83	—	—	—	—	11.42	—	—	—	—	—	—	—	—	—	11.01	—	—						
10.11	11.46	11.11	11.65	—	—	—	11.44	—	—	—	—	11.54	—	—	—	—	—	—	—	—	—	—	—	—						
11.11	11.38	—	—	14.12	—	—	11.25	—	—	—	—	11.65	—	—	—	—	—	—	—	—	—	—	—	—						
12.11	11.53	—	11.57	15.69	—	—	11.55	—	11.57	—	—	11.71	—	—	—	—	—	—	—	—	—	15.69	—	—						
13.11	11.52	11.69	11.70	12.46	—	—	11.53	—	—	—	—	11.70	—	—	—	—	—	—	—	—	—	—	—	—						
16.11	11.48	—	11.84	—	—	—	11.46	—	—	—	—	11.41	—	—	—	—	—	—	—	—	—	—	—	—						
17.11	11.62	—	—	—	11.08	—	11.61	—	—	—	—	11.83	—	—	—	11.08	—	—	—	—	—	—	—	—						
18.11	11.59	—	—	—	—	—	11.67	—	—	—	—	11.70	—	—	—	—	—	—	—	—	—	—	—	—						
19.11	11.58	—	—	13.20	—	—	11.64	—	—	—	—	11.86	—	—	—	—	—	—	—	—	—	—	—	—						
20.11	11.59	12.75	—	13.43	—	—	11.59	—	—	—	—	11.86	—	—	—	—	—	—	—	—	—	13.43	—	—						
23.11	11.42	—	—	—	—	—	11.43	—	—	—	—	11.79	—	—	—	—	—	—	—	—	—	—	—	—						
24.11	11.55	—	—	13.20	—	—	11.56	—	—	—	—	11.69	—	—	—	—	—	—	—	—	—	—	—	—						
25.11	11.27	11.16	—	13.20	—	—	11.18	—	—	—	—	11.56	—	—	—	—	—	—	—	—	—	—	—	—						
26.11	11.47	12.17	11.75	13.20	—	—	11.46	—	—	—	—	11.79	—	—	—	—	—	—	—	—	—	—	—	—						
27.11	11.42	12.75	—	13.20	—	—	11.39	—	—	—	—	11.68	—	—	—	—	—	—	—	—	—	—	—	—						
30.11	11.31	12.19	—	12.92	—	—	11.29	—	—	—	—	11.71	—	—	—	—	—	—	—	—	—	—	—	—						

(% p.a.)

Table 3.1.8

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

(millions of rubles)

	November, 2015																	
	Russian ruble (RUB)						US dollar (USD)						Euro (EUR)					
	deposit operations			REPO			deposit operations			REPO			deposit operations			REPO		
	among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents	
Overnight	520,030	75,971	248,730	4,727	11,933	611,280	29,078	—	3,363	21,221	2	—	—	35,573	—	—	—	—
1 week ¹	12,940	5,612	24,060	9	725	92,915	15,540	—	3,487	692	22	—	—	290	345	—	—	—
2 weeks ¹	4,590	1,454	296	—	461	31,236	534	—	—	—	—	—	—	4	—	—	—	—
1 month ²	6,986	1,770	865	—	2,188	4,594	3,983	—	12	166	—	—	—	20	326	—	—	—
2 months ²	191	75	—	—	—	—	10	—	—	2	—	—	—	—	—	—	—	—
3 months ³	3,982	35	411	—	56	1,105	1,254	—	10	290	—	—	—	9	—	—	—	—
6 months ³	29	—	—	—	356	41	—	—	69	190	—	—	—	—	—	—	—	—
Over 6 months	442	10	—	—	1,107	14,893	—	—	88	690	—	—	—	65	—	—	—	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	9,498	488	3,466	496	671	44,237	6,724	—	68	1,602	—	—	—	2	147	—	—	—

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

3.2. Exchange Market

Table 3.2.1

Trades at the Unified Trading Session of Moscow Exchange

	US dollar				Euro	
	weighted average exchange rate, rubles per unit of currency		trading volume, millions of US dollars		weighted average exchange rate, rubles per unit of currency	trading volume, millions of euros
	today ¹	tomorrow ²	today ¹	tomorrow ²		
2013						
April	31.3377	31.3574	41,538.0	123,904.6	40.7728	13,162.4
May	31.3696	31.4034	33,709.2	78,252.6	40.6023	9,599.7
June	32.3447	32.3511	40,126.4	107,918.1	42.6779	12,474.8
July	32.7308	32.7612	40,901.0	92,382.4	42.8503	13,862.8
August	33.0267	33.0433	36,721.4	76,155.6	43.9776	13,483.1
September	32.4705	32.5407	39,822.5	94,141.7	43.4953	14,125.4
October	32.0549	32.0655	38,754.5	79,233.8	43.7623	12,754.9
November	32.7138	32.7338	34,992.2	81,826.7	44.1961	11,406.3
December	32.8548	32.8660	41,380.7	82,723.3	45.0129	13,553.9
2014						
January	34.0952	34.1805	36,153.6	100,342.6	46.5190	13,456.8
February	35.3605	35.3578	34,691.9	111,036.1	48.2780	16,169.3
March	36.1413	36.1678	38,249.5	123,596.0	50.0399	18,588.3
April	35.6734	35.6757	36,004.5	95,156.9	49.2843	13,103.4
May	34.7669	34.7374	31,870.8	79,832.9	47.6735	15,483.5
June	34.3346	34.3605	32,946.3	78,772.1	46.7431	13,060.4
July	34.7483	34.7706	35,021.0	88,129.3	47.0197	14,849.9
August	36.1742	36.1969	31,170.7	80,874.1	48.1728	12,474.9
September	38.0480	38.0342	33,791.3	107,789.8	49.0657	13,579.5
October	41.1446	41.2312	35,657.3	136,601.9	52.1429	15,846.5
November	46.3248	46.3376	29,975.4	93,855.6	57.7522	11,564.6
December	56.6447	56.4947	39,896.9	107,131.5	69.4496	13,751.5
2015						
January	65.9914	65.9332	21,026.6	51,629.4	75.9465	5,860.1
February	64.4551	64.4392	26,464.5	79,026.1	72.8888	9,380.5
March	59.8556	60.0142	28,040.0	77,419.4	64.9384	10,336.8
April	52.6497	52.6438	35,487.0	93,944.9	56.7336	11,894.1
May	50.5409	50.5803	23,634.4	69,759.7	56.2043	9,469.5
June	54.6002	54.6178	35,742.6	90,743.2	61.1690	9,677.8
July	57.6624	57.7908	37,112.4	90,798.7	63.4581	11,759.0
August	66.2390	66.0785	38,717.6	111,921.7	74.0873	11,801.9
September	66.5435	66.6562	31,359.0	105,293.9	74.7769	12,129.9
October	63.2410	63.1258	31,074.6	115,228.4	70.8150	13,487.0
November	65.1777	65.1646	24,271.7	89,595.3	69.8311	10,213.8

¹ Settlement time not later than the transaction day.

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

Table 3.2.2

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

		<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
2014														
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
2015														
January	24,891	18,674	21,898	6,783	790	317	698	285	137	35	0	20	9	136
February	33,661	25,568	29,673	8,961	921	292	938	375	365	67	0	17	13	132
March	38,739	30,348	33,773	10,622	1,028	321	581	335	237	83	1	24	10	113
April	45,638	36,349	40,480	11,950	1,008	253	565	281	235	57	0	16	13	70
May	47,506	36,829	41,191	14,589	729	230	711	268	238	63	1	18	9	134
June	49,769	40,528	44,284	12,623	650	247	707	282	50	42	5	16	7	95
July	44,688	35,271	39,713	12,317	953	187	534	105	43	139	2	2	5	104
August	42,282	34,869	38,137	9,420	532	272	440	115	104	460	2	32	8	175
September	42,673	35,687	38,367	9,606	519	239	437	55	44	266	1	0	10	115
October	46,904	39,817	42,952	9,481	638	158	399	70	44	98	6	0	12	133
November	39,542	33,019	35,367	9,315	497	106	418	59	32	164	2	0	10	94

Table 3.2.3

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

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2014														
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
2015														
January	1,060	363	915	513	59	26	174	4	2	18	—	—	1	42
February	1,342	701	1,284	380	90	40	149	7	3	5	—	—	3	24
March	1,246	589	1,182	354	105	45	150	5	20	17	—	—	0	25
April	1,523	922	1,420	401	50	32	141	11	25	30	0	—	1	11
May	1,825	909	1,712	618	46	81	147	11	2	101	—	—	0	23
June	1,712	863	1,639	434	38	93	120	51	2	164	—	—	0	20
July	1,674	778	1,575	667	53	55	119	7	4	77	—	—	0	14
August	1,501	717	1,378	575	44	106	126	0	3	39	—	—	0	13
September	1,377	778	1,291	487	48	11	111	2	1	21	—	—	0	4
October	1,458	934	1,353	418	69	9	95	7	2	15	3	—	0	11
November	1,293	767	1,155	414	91	31	57	7	1	56	3	—	0	3

(millions of US dollars)

Table 3.2.4

Foreign Cash Flow Through Authorized Banks Across Russia

		<i>(millions of US dollars)</i>							
1	2	3	4	5	6	7	8	9	
	Banks' imports of foreign cash (entered to cash account) to Russia	Foreign cash purchased from individuals (residents and nonresidents) and accepted for conversion	Foreign cash deposited into personal accounts (by residents and nonresidents)	Foreign cash received from individuals (residents and nonresidents) for remittances without opening an account	Banks' exports of foreign cash from Russia (cash withdrawn)	Sales of foreign cash to individuals (residents and nonresidents) and payments as a result of conversion	Personal account withdrawals in foreign cash (by residents and nonresidents)	Foreign currency remittances to individuals (residents and nonresidents) without opening an account	
2015									
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	
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	

Table 3.2.5

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

	Average single transaction, units of currency		Number of transactions, thousands of units		Monthly average rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of specific foreign currency transactions in total volume of foreign cash transactions by exchange offices, %		
	on purchase from households	on sale to households	on purchase from households	on sale to households	on purchase from households	on sale to households		on purchase from households	on sale to households	
US Dollar										
2014										
January	1,364	2,452	882.23	1,518.25	33.7451	34.3442	0.60	69.99	59.82	
February	1,702	2,105	989.31	1,619.28	34.9931	35.6590	0.67	71.49	59.53	
March	1,405	2,301	1,172.74	1,802.06	35.8564	36.7014	0.84	67.48	56.75	
April	1,631	1,454	1,209.19	1,736.96	35.4347	35.9408	0.51	69.91	54.83	
May	1,237	1,596	1,197.66	1,888.65	34.5147	35.0785	0.56	65.61	55.74	
June	1,288	1,486	1,243.84	1,969.88	34.1602	34.6054	0.45	69.30	54.84	
July	1,450	1,325	1,432.14	2,053.30	34.4756	34.9468	0.47	71.86	54.37	
August	1,169	1,485	1,441.54	1,926.63	35.8611	36.3978	0.54	69.38	56.18	
September	1,294	1,620	1,487.81	1,836.79	37.6584	38.2843	0.63	70.09	60.16	
October	1,123	2,714	1,365.77	2,154.62	40.5874	41.4950	0.91	67.50	68.03	
November	1,399	2,083	1,392.11	1,644.50	45.8243	46.7658	0.94	71.87	66.37	
December	1,465	2,647	1,807.00	1,828.42	55.1304	58.2369	3.11	73.42	65.11	
2015										
January	1,160	1,800	1,278.31	766.07	64.44	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	

Table 3.2.5 (end)

	Average single transaction, units of currency		Number of transactions, thousands of units		Monthly average rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of specific foreign currency transaction in total volume of foreign cash transactions by exchange offices, %	
	on purchase from households	on sale to households	on purchase from households	on sale to households	on purchase from households	on sale to households		on purchase from households	on sale to households
Euro									
2014									
January	812	2,506	438.13	699.60	46.0360	46.7719	0.74	28.23	38.36
February	939	2,107	494.82	766.78	47.9368	48.6626	0.73	27.03	38.51
March	917	2,341	595.23	937.35	49.6992	50.5727	0.87	30.99	41.40
April	858	1,664	618.80	858.16	48.9919	49.5541	0.56	26.03	42.75
May	773	1,652	619.83	1,017.42	47.4837	48.0061	0.52	29.17	42.53
June	729	1,492	656.95	1,136.65	46.5532	47.0206	0.47	28.25	43.19
July	726	1,379	762.04	1,160.05	46.7404	47.4489	0.71	25.96	43.42
August	623	1,538	808.45	1,036.56	47.8716	48.4535	0.58	27.66	41.68
September	760	1,614	767.92	896.17	48.7754	49.2427	0.47	27.54	37.62
October	752	2,221	724.49	925.05	51.5581	52.5898	1.03	30.45	30.29
November	855	1,984	665.78	663.54	57.3048	58.2382	0.93	26.27	31.76
December	865	2,306	837.19	868.27	68.4473	71.6796	3.23	24.93	33.16
2015									
January	754	1,614	611.35	277.19	74.33	76.38	2.05	26.00	26.67
February	792	1,607	635.51	391.93	72.10	73.37	1.27	23.21	31.28
March	886	1,468	728.44	511.15	64.14	65.91	1.77	26.81	28.44
April	830	1,481	679.26	770.89	56.64	57.15	0.51	24.65	30.30
May	654	1,379	600.68	555.98	55.66	56.69	1.04	26.96	27.90
June	689	1,289	717.69	634.52	60.49	61.84	1.35	26.95	31.45
July	625	1,325	786.96	736.69	62.64	63.76	1.12	28.00	28.66

Table 3.2.6

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

Operation	Average size of transactions	2014						2015						
		July	August	September	October	November	December	January	February	March	April	May	June	July
		up to 250 US dollars												
Purchase	number of transactions (thousands of units)	136.24	140.79	121.02	158.18	124.12	130.03	118.62	153.55	129.70	207.16	144.20	177.92	258.47
	value of transactions (millions of US dollars)	26.50	28.08	23.77	25.84	23.55	24.38	18.11	26.28	19.85	36.16	23.29	31.97	49.11
Sale	number of transactions (thousands of units)	49.13	22.32	20.86	27.03	83.20	16.16	13.99	17.26	28.45	23.68	27.87	34.08	44.70
	value of transactions (millions of US dollars)	8.45	3.55	3.44	4.29	10.32	2.22	1.93	2.27	4.31	2.86	3.96	4.95	6.73
		from 251 to 500 US dollars												
Purchase	number of transactions (thousands of units)	359.13	530.20	386.03	387.74	223.38	220.16	429.33	333.33	366.50	392.39	439.90	525.08	527.20
	value of transactions (millions of US dollars)	142.32	212.31	157.11	153.02	85.01	95.74	167.30	138.05	135.05	158.51	152.66	193.87	191.43
Sale	number of transactions (thousands of units)	66.39	115.89	177.02	186.37	160.44	19.78	53.59	96.90	136.19	104.93	155.18	158.17	114.70
	value of transactions (millions of US dollars)	26.85	50.15	69.82	66.90	50.05	8.14	21.95	38.78	54.06	42.12	61.91	63.78	47.87
		from 501 to 2,000 US dollars												
Purchase	number of transactions (thousands of units)	1,529.42	1,545.58	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
	value of transactions (millions of US dollars)	1,581.37	1,543.09	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
Sale	number of transactions (thousands of units)	2,714.29	2,395.43	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
	value of transactions (millions of US dollars)	3,074.08	2,783.77	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
		from 2,001 to 5,000 US dollars												
Purchase	number of transactions (thousands of units)	247.68	174.97	308.82	171.63	278.43	378.97	157.00	185.44	176.30	173.13	100.69	101.99	90.90
	value of transactions (millions of US dollars)	681.93	502.34	819.16	460.41	756.73	1,030.93	439.63	505.78	492.64	480.48	254.87	266.22	240.15
Sale	number of transactions (thousands of units)	418.58	437.87	493.29	1,160.87	588.14	1,323.02	191.34	141.87	171.53	262.08	211.67	213.91	243.39
	value of transactions (millions of US dollars)	1,205.37	1,247.25	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
		over 5,000 US dollars												
Purchase	number of transactions (thousands of units)	43.56	14.68	17.76	14.32	34.43	37.46	31.79	42.37	34.84	28.55	12.00	22.05	17.71
	value of transactions (millions of US dollars)	447.99	134.85	176.78	145.31	297.82	326.67	263.57	369.45	304.31	252.38	108.03	184.45	196.71
Sale	number of transactions (thousands of units)	70.04	85.92	90.77	276.06	113.96	178.89	32.93	57.92	83.09	124.89	70.05	57.32	91.21
	value of transactions (millions of US dollars)	658.87	979.77	1,083.72	3,094.40	1,357.01	1,882.58	431.89	620.88	904.29	1,260.85	958.90	729.85	1,109.51

Table 3.3

Stock Exchange Trade by Types of Securities and Financial Derivatives

(millions of rubles)

1	2	Of which										12	13		
		3	4	5	6		7		8	9	10			11	
					share	bonds	investment units	total (7+8)			on securities				total (10+11+12+13)	on futures agreements (contracts), an underlying asset of which are share index	on futures agreements (contracts), an underlying asset of which are securities	on securities	on share index
2014															
Q1	56,799,362.0	13,548,203.4	35,175,316.0	33,140.4	6,833,160.0	876,341.8	5,956,818.2	1,209,542.3	1,199,788.4	9,753.9	—	—	—		
Q2	53,857,374.2	12,208,995.2	34,867,589.6	56,704.2	5,792,436.7	811,283.0	4,981,153.6	931,648.5	916,190.8	15,457.7	—	—	—		
Q3	56,938,984.8	13,429,847.6	36,678,035.3	37,479.8	6,011,586.8	807,680.7	5,203,906.1	782,035.3	770,020.7	12,014.6	—	—	—		
Q4	65,300,434.8	15,417,894.8	42,555,661.3	49,968.1	6,505,071.7	842,783.0	5,662,288.7	771,838.9	758,826.5	13,012.4	—	—	—		
2015															
Q1	51,851,394.8	11,604,319.3	34,861,424.5	32,372.7	4,967,183.6	766,813.7	4,200,369.9	386,094.7	378,091.7	8,003.0	—	—	—		
Q2	53,034,170.9	12,749,967.6	34,985,631.8	35,741.8	4,826,135.2	737,087.1	4,089,048.0	436,694.4	428,578.0	8,116.4	—	—	—		
Q3	53,939,315.5	13,337,229.7	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	—	—	—		

Table 3.4

Main Share Price Indices

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles
2015			
02.11	1,735.75	853.77	29.81
03.11	1,763.60	886.36	42.18
05.11	1,766.28	877.26	42.23
06.11	1,754.36	854.34	35.96
09.11	1,751.44	855.26	26.22
10.11	1,746.94	854.08	26.99
11.11	1,740.56	845.72	29.31
12.11	1,739.96	831.95	32.09
13.11	1,728.17	814.93	32.85
16.11	1,739.80	824.17	34.44
17.11	1,787.23	862.44	55.83
18.11	1,810.48	876.56	49.26
19.11	1,811.20	883.82	57.00
20.11	1,826.72	888.36	37.71
23.11	1,868.07	897.56	49.47
24.11	1,810.05	867.54	56.48
25.11	1,833.53	878.89	39.87
26.11	1,828.30	874.66	31.19
27.11	1,795.70	856.30	37.41
30.11	1,771.05	847.10	42.80

Table 4.1.1

Number and Structure of Credit Institutions

	2014				2015								
	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11
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	1,052	1,049	1,047	1,046	1,046	1,046	1,044	1,040	1,036	1,035	1,031	1,028	1,024
of which:													
– banks	980	976	975	972	971	970	967	963	960	959	955	952	950
– nonbanking credit institutions	72	73	72	74	75	76	77	77	76	76	76	76	74
1.1. Registered 100 percent foreign-owned credit institutions	76	75	75	75	73	73	73	72	72	73	71	70	70
1.2. Credit institutions, registered by the Bank of Russia, which have not yet paid up their authorized capital and have not yet received license (within the time-limit set by law) – total	1	1	–	–	–	1	–	1	–	–	–	–	–
of which:													
– banks	1	–	–	–	–	–	–	–	–	–	–	–	–
– nonbanking credit institutions	–	1	–	–	–	1	–	1	–	–	–	–	–
2. Credit institutions licensed to conduct banking operations – total	842	834	830	827	824	815	810	797	783	774	767	757	740
of which:													
– banks	790	783	778	773	770	760	753	741	727	721	714	704	688
– nonbanking credit institutions	52	51	52	54	54	55	57	56	56	53	53	53	52
2.1. Credit institutions with licence (permission):													
– to attract funds of individuals	698	690	687	684	683	676	670	659	647	643	637	628	614
– to conduct operations in foreign currency	559	554	551	549	547	539	536	528	517	512	507	500	488
– credit institutions with general licence	259	256	256	255	254	253	253	247	243	242	240	237	233
– to conduct operations with precious metals	204	203	203	202	201	198	198	196	192	191	189	189	186

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description

Table 4.1.1 (end)

	2014				2015											
	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11			
11. Operational offices of credit institutions – total	9,357	9,273	9,202	8,918	8,758	8,422	8,239	8,115	7,929	7,737	7,694	7,658	7,613			
of which Sberbank of Russia	652	651	651	651	647	646	646	644	651	650	640	642	641			
12. Mobile banking offices – total	192	196	196	196	201	202	211	216	217	218	225	227	227			
of which Sberbank of Russia	190	194	194	194	199	200	209	214	214	214	221	221	223			
13. Credit institutions with revoked licences	209	214	217	219	222	230	234	242	253	261	264	271	284			
14. Credit institutions subject to liquidation and in the process of receivership with court-appointed interim trustees (liquidators, liquidating commission)	192	199	205	210	214	219	217	226	231	238	244	252	252			
including, under the procedure of:																
– voluntarily liquidation following the decision of the stockholders (equity holders)	1	1	1	1	1	1	–	1	1	2	2	2	2			
– compulsory liquidation	32	36	39	40	42	45	45	46	47	50	55	57	52			
– bankruptcy	159	162	165	169	171	173	172	179	183	186	187	193	198			
15. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions – total	2,113	2,117	2,119	2,120	2,120	2,121	2,123	2,128	2,132	2,133	2,137	2,140	2,144			
of which:																
– credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,637	1,638	1,639	1,639	1,639	1,640	1,642	1,645	1,648	1,649	1,652	1,654	1,658			
credit institutions liquidated owing to reorganization	475	478	479	480	480	480	480	482	483	483	484	485	485			
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	473	476	477	478	478	478	478	480	481	481	482	483	483			
of which:																
– reorganization into branches of other banks	383	384	384	384	384	384	384	385	385	385	386	387	387			
– taken over by other banks (except for reorganized into branches)	90	92	93	94	94	94	94	95	96	96	96	96	96			
– credit institutions liquidated due to the violation of the law relating to the authorized capital repayment	1	1	1	1	1	1	1	1	1	1	1	1	1			

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

Table 4.1.2

Number of Credit Institutions with Nonresidents Equity

(units)

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

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

Table 4.1.3

Credit Institutions Grouped by Registered Authorized Capital

	Less than 3 millions of rubles		From 3 to 10 millions of rubles		From 10 to 30 millions of rubles		From 30 to 60 millions of rubles		From 60 to 150 millions of rubles	
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %
2013										
31.12	15	1.6	15	1.6	45	4.9	36	3.9	143	15.5
2014										
31.01	15	1.6	14	1.5	46	5.0	33	3.6	142	15.5
28.02	15	1.6	14	1.5	46	5.1	33	3.6	140	15.4
31.03	14	1.6	13	1.4	44	4.9	32	3.6	138	15.3
30.04	13	1.5	13	1.5	44	4.9	32	3.6	134	15.0
31.05	12	1.4	13	1.5	44	5.0	33	3.7	131	14.8
30.06	13	1.5	13	1.5	44	5.0	33	3.7	128	14.5
31.07	13	1.5	13	1.5	43	4.9	33	3.8	123	14.0
31.08	12	1.4	13	1.5	42	4.8	32	3.7	121	13.9
30.09	12	1.4	13	1.5	41	4.8	30	3.5	121	14.1
31.10	11	1.3	13	1.5	40	4.7	30	3.5	114	13.4
30.11	10	1.2	13	1.5	40	4.8	30	3.6	112	13.3
31.12	10	1.2	13	1.6	38	4.6	30	3.6	112	13.4
2015										
31.01	10	1.2	13	1.6	39	4.7	30	3.6	107	12.9
28.02	10	1.2	13	1.6	39	4.7	30	3.6	106	12.8
31.03	11	1.3	12	1.5	38	4.6	30	3.6	103	12.5
30.04	12	1.5	12	1.5	38	4.7	30	3.7	102	12.5
31.05	11	1.4	12	1.5	39	4.8	30	3.7	101	12.5
30.06	12	1.5	12	1.5	39	4.9	29	3.6	98	12.3
31.07	11	1.4	12	1.5	36	4.6	30	3.8	94	12.0
31.08	10	1.3	12	1.6	35	4.5	29	3.7	94	12.1
30.09	9	1.2	12	1.6	36	4.7	28	3.7	93	12.1
31.10	10	1.3	12	1.6	36	4.8	28	3.7	90	11.9
30.11	14	1.9	12	1.6	35	4.7	28	3.8	89	12.0

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, %	
2013											
31.12	251	27.2	116	12.6	116	12.6	161	17.4	25	2.7	923
2014											
31.01	248	27.1	116	12.7	115	12.6	161	17.6	25	2.7	915
28.02	245	26.9	114	12.5	120	13.2	158	17.4	25	2.7	910
31.03	240	26.7	115	12.8	118	13.1	160	17.8	26	2.9	900
30.04	238	26.6	118	13.2	117	13.1	159	17.8	26	2.9	894
31.05	235	26.5	116	13.1	117	13.2	161	18.1	26	2.9	888
30.06	234	26.5	116	13.1	115	13.0	161	18.2	27	3.1	884
31.07	228	26.0	120	13.7	116	13.2	161	18.4	27	3.1	877
31.08	226	26.0	118	13.6	117	13.5	161	18.5	27	3.1	869
30.09	221	25.7	118	13.7	113	13.2	163	19.0	27	3.1	859
31.10	223	26.2	116	13.6	113	13.3	163	19.2	27	3.2	850
30.11	218	25.9	118	14.0	112	13.3	162	19.2	27	3.2	842
31.12	212	25.4	118	14.1	111	13.3	163	19.5	27	3.2	834
2015											
31.01	211	25.4	119	14.3	110	13.3	164	19.8	27	3.3	830
28.02	210	25.4	117	14.1	112	13.5	163	19.7	27	3.3	827
31.03	207	25.1	121	14.7	111	13.5	164	19.9	27	3.3	824
30.04	203	24.9	118	14.5	110	13.5	163	20.0	27	3.3	815
31.05	199	24.6	119	14.7	110	13.6	162	20.0	27	3.3	810
30.06	195	24.5	117	14.7	108	13.6	159	19.9	28	3.5	797
31.07	189	24.1	117	14.9	107	13.7	160	20.4	27	3.4	783
31.08	186	24.0	116	15.0	106	13.7	159	20.5	27	3.5	774
30.09	184	24.0	115	15.0	104	13.6	158	20.6	28	3.7	767
31.10	180	23.8	111	14.7	104	13.7	157	20.7	29	3.8	757
30.11	173	23.4	107	14.5	99	13.4	154	20.8	29	3.9	740

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

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

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

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

Table 4.1.5

Selected Performance Indicators of Credit Institutions Grouped by Assets

(millions of rubles)

	Breakdown of credit institutions by value of assets (descending) as of 31.10.2015							Total
	1-5	6-20	21-50	51-200	201-500	501-757		
Assets								
Assets (liabilities)	41,989,858	16,897,500	8,830,547	8,008,646	2,101,528	295,032	78,123,110	
Loans to non-financial institutions	19,029,908	6,467,851	2,910,531	2,336,745	783,793	106,628	31,635,457	
Loans to resident financial institutions (except credit institutions)	622,732	556,471	152,864	138,017	26,679	1,483	1,498,246	
Loans to individuals	5,804,181	1,777,700	1,464,820	1,383,018	247,110	36,606	10,713,436	
Unsecured consumer loans (portfolio of homogenous loans)	2,730,590	1,220,113	979,568	720,385	71,329	8,480	5,730,464	
Capital and financial performance								
Equity capital	4,758,161	1,867,634	741,468	1,000,085	364,793	91,373	8,823,516	
Capital adequacy N1.0, %	12.8	13.3	9.5	14.1	18.3	32.6	12.9	
Profit for the current year	222,936	-22,003	-42,200	13,378	19,284	1,732	193,127	
Return on assets, %	0.5	-0.2	-2.5	0.6	1.4	1.7	0.1	
Return on equity, %	4.9	-1.8	-27.7	4.5	7.9	5.6	0.6	
Liabilities								
Individuals' deposits	12,198,586	3,254,086	2,439,411	2,404,924	815,430	80,378	21,192,815	
Loans received from the Bank of Russia	3,690,604	955,320	436,183	314,336	59,135	1,888	5,457,466	

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
2013						
31.12	993,585	1,012,252	90.5	18,668	9.5	192,178
2014						
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
2015						
31.01	-23,555	86,544	70.7	110,100	29.3	10,585
28.02	-35,826	104,081	69.8	139,908	30.2	23,815
31.03	6,015	161,135	75.2	155,120	24.8	37,804
30.04	-17,012	186,376	69.8	203,387	30.2	29,910
31.05	9,000	249,068	67.3	240,068	32.7	39,238
30.06	51,488	307,928	73.8	256,440	26.2	47,815
31.07	34,063	371,262	70.0	337,199	30.0	73,675
31.08	75,951	449,418	69.9	373,467	30.1	87,123
30.09	126,697	522,713	73.0	396,015	27.0	99,920
31.10	193,127	605,936	71.4	412,810	28.6	98,048

Table 4.1.7

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

	Total		Of which credit institutions with the capital											
	number of credit institutions, units	capital, billions of rubles	less than 300 millions of rubles		300–500 millions of rubles		500 millions – 1 billions of rubles		1–3 billions of rubles					
			number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles				
2014														
30.09	859	7,630.7	157	27.0	194	71.1	135	94.2	186	307.0				
31.10	850	7,739.6	142	24.6	199	72.8	132	91.6	189	308.7				
30.11	842	7,862.2	111	17.4	219	79.0	135	93.4	188	312.0				
31.12	834	7,928.4	57	4.7	270	97.2	130	89.7	181	299.2				
2015														
31.01	830	7,848.0	53	3.0	263	94.4	138	95.4	186	313.2				
28.02	827	7,772.2	53	4.0	259	92.6	140	96.6	185	315.8				
31.03	824	8,070.2	51	2.2	261	93.8	135	93.0	181	302.4				
30.04	815	8,021.7	49	3.5	255	92.1	131	89.2	186	308.2				
31.05	810	8,083.8	51	3.6	248	89.2	135	93.1	183	305.8				
30.06	797	8,166.4	50	3.8	241	87.1	130	89.4	179	295.4				
31.07	783	8,454.3	52	-1.4	230	83.2	132	91.2	174	285.1				
31.08	774	8,725.8	48	3.0	222	80.5	134	91.8	171	278.5				
30.09	767	8,735.4	52	3.9	214	77.5	131	89.7	169	274.3				
31.10	757	8,823.5	53	-2.1	211	76.9	124	86.0	166	268.5				
Memo: own funds (capital) adequacy ratio (N 1.0) as of 31.10.2015, %		12.9		24.9		24.3		18.8		16.9				

Table 4.1.7 (end)

	Of which credit institutions with the capital										credit institutions going through insolvency prevention measures	
	3–5 billions of rubles		5–10 billions of rubles		10 billions of rubles and more		capital, billions of rubles		number of credit institutions, units		capital, billions of rubles	
	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles
2014												
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				
2015												
31.01	50	197.5	45	320.0	80	6,822.8	15	1.8				
28.02	49	196.2	41	279.9	83	6,803.1	17	-15.9				
31.03	52	200.9	45	305.4	82	7,071.0	17	1.5				
30.04	52	203.3	45	316.1	80	6,996.1	17	13.2				
31.05	50	197.6	46	324.2	80	7,057.4	17	13.0				
30.06	49	189.8	49	335.1	82	7,164.9	17	0.9				
31.07	48	187.5	49	338.8	80	7,473.0	18	-3.0				
31.08	45	178.5	49	336.3	80	7,773.3	25	-16.1				
30.09	49	194.6	46	324.3	81	7,802.6	25	-31.5				
31.10	49	193.9	46	322.2	81	7,907.4	27	-29.2				
Memo: own funds (capital) adequacy ratio (N 1.0) as of 31.10.2015, %		17.2		15.7		13.4		11.2				

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

Table 4.1.8

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

	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
Subjects of insurance business												
Insurance companies	567	569	569	562	556	544	537	530	516	509	506	497
Mutual insurance companies	404	404	403	399	394	388	379	373	366	360	356	350
Insurance brokers	12	12	12	12	12	11	11	11	11	11	11	11
Securities market professional participants ¹	151	153	154	151	150	145	147	146	139	138	139	136
Brokers	1,079	1,070	1,063	1,039	1,030	1,017	1,001	969	953	934	922	896
Dealers	803	798	787	778	770	759	746	715	699	684	673	652
Trust managers	817	810	804	790	780	767	752	724	710	695	684	668
Depositories	706	699	690	684	675	666	651	625	609	594	584	564
Registrars	579	577	573	563	559	554	550	537	535	527	524	509
Infrastructures												
Clearing houses	39	39	39	39	40	40	40	40	39	39	39	39
Stock exchange	13	13	13	13	13	13	13	14	14	14	14	14
Clearing houses	5	5	5	5	5	5	5	5	5	5	5	5
Stock exchange	8	8	8	8	8	8	8	9	9	9	9	9
Collective investment market participants												
Private pension funds	560	560	558	558	553	553	553	551	541	539	533	525
Joint-stock investment funds	120	120	120	119	119	118	118	118	111	110	111	107
Asset management companies	6	6	4	4	4	4	4	4	4	4	4	4
Specialized depositories	396	396	396	396	392	393	391	389	386	385	379	375
Subjects of microfinance and cooperatives												
Microfinance organizations	38	38	39	39	38	38	40	40	40	40	39	39
Credit consumer cooperatives	16,595	16,506	16,493	16,121	16,062	16,061	15,991	15,977	15,667	15,684	15,702	15,768
Pawn shops	4,200	4,076	4,035	3,897	3,812	3,735	3,684	3,705	3,450	3,500	3,607	3,675
Housing savings cooperatives	3,545	3,545	3,544	3,544	3,544	3,625	3,645	3,612	3,593	3,574	3,549	3,539
Self-regulating organizations of microfinance organizations	8,762	8,799	8,828	8,594	8,620	8,617	8,578	8,579	8,544	8,530	8,467	8,475
Self-regulating organizations of credit consumer cooperatives	88	86	86	86	86	84	84	81	80	80	79	79
Rating agencies	3	3	3	3	3	3	3	3	3	3	3	3
Chief actuaries	10	10	10	10	10	10	9	9	9	9	9	9
Self-regulating organizations of actuaries	9	9	9	9	9	9	9	9	9	9	9	9
Agricultural credit consumer cooperatives	40	40	40	64	84	87	93	93	96	97	98	98
	2	2	2	2	2	2	2	2	2	2	2	2
	...	...	...	...	...	1,823	1,811	1,811	1,793	1,789	1,775	1,757

¹ The information is included credit organizations, operating on securities market.

4.2. Borrowings

Table 4.2.1

Deposits of Individuals Accepted by Credit Institutions

(millions of rubles)

	Deposits of individuals																
	in rubles						in foreign currency										
	total			by maturity			total			by maturity							
	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years			
2013																	
31.12	16,957,531	14,000,569	2,873,465	39,508	276,535	456,118	2,056,135	7,180,746	1,118,061	2,956,962	295,718	2,079	27,876	59,983	387,673	1,773,485	410,148
2014																	
31.01	16,689,420	13,433,121	2,384,007	38,602	289,483	438,892	2,056,109	7,132,485	1,093,543	3,256,299	335,367	2,858	36,015	64,602	424,835	1,934,593	458,029
28.02	16,908,024	13,510,318	2,464,570	83,962	270,124	407,621	2,043,822	7,122,447	1,117,772	3,397,706	358,606	6,589	37,700	66,675	445,467	2,003,737	478,933
31.03	16,563,850	13,206,977	2,390,325	50,790	276,736	407,607	1,988,046	6,980,195	1,113,278	3,356,873	375,991	4,490	38,888	66,975	437,638	1,951,563	481,330
30.04	16,847,471	13,507,416	2,592,578	80,606	246,168	420,772	1,960,037	7,063,011	1,144,243	3,340,055	377,881	5,265	33,934	68,719	421,625	1,947,173	485,457
31.05	16,756,486	13,516,012	2,519,801	53,878	264,794	442,158	1,963,535	7,116,982	1,154,864	3,240,475	372,244	4,011	31,062	66,538	404,395	1,884,266	477,959
30.06	16,883,220	13,699,248	2,607,293	82,681	233,895	451,205	1,953,097	7,191,380	1,179,696	3,183,972	365,172	4,665	28,003	63,582	389,971	1,860,034	472,544
31.07	17,111,775	13,795,655	2,592,635	52,559	259,784	464,181	1,964,564	7,281,984	1,179,948	3,316,120	368,087	3,519	28,838	66,128	403,221	1,950,844	495,483
31.08	17,271,181	13,928,903	2,628,284	41,738	262,308	469,981	1,975,694	7,378,188	1,172,709	3,342,278	373,121	3,135	27,999	66,617	399,010	1,963,013	509,384
30.09	17,297,538	13,876,276	2,524,168	74,603	212,302	471,596	2,004,471	7,443,026	1,146,110	3,421,262	384,457	4,525	26,065	66,355	402,646	2,011,953	525,262
31.10	17,685,383	13,829,068	2,538,470	44,114	230,177	460,343	2,026,758	7,412,915	1,116,290	3,856,315	449,418	4,651	34,386	78,229	441,326	2,256,743	591,562
30.11	18,087,076	13,784,044	2,544,101	68,446	192,912	454,115	2,035,891	7,399,922	1,088,658	4,303,032	493,283	6,106	36,046	86,845	496,527	2,526,308	657,918
31.12	18,552,682	13,706,572	2,635,711	29,168	518,985	864,717	2,430,927	6,358,979	868,084	4,846,110	543,066	6,650	103,774	191,475	1,014,137	2,479,251	507,758
2015																	
31.01	19,328,702	13,519,300	2,248,027	28,334	660,963	1,113,752	2,804,086	5,897,630	766,507	5,809,403	604,277	6,257	124,960	267,236	1,488,701	2,803,482	514,489
28.02	19,077,332	13,888,476	2,330,073	76,453	699,131	1,278,863	3,123,075	5,649,425	731,457	5,188,855	516,175	7,715	90,718	249,827	1,546,723	2,369,811	407,886
31.03	19,092,873	14,075,094	2,283,413	42,998	551,630	1,327,572	3,618,194	5,537,262	714,026	5,017,779	487,468	5,430	61,618	211,948	1,679,362	2,219,850	352,103
30.04	19,132,819	14,509,159	2,492,227	69,827	386,688	1,334,740	4,048,275	5,462,517	714,883	4,623,660	452,880	6,116	47,171	180,627	1,668,764	1,981,673	286,429
31.05	19,383,170	14,577,986	2,449,337	44,269	317,017	1,355,674	4,351,484	5,354,441	705,764	4,805,184	449,044	4,151	41,776	151,526	1,795,787	2,082,864	280,037
30.06	19,892,300	14,809,844	2,549,458	71,219	279,191	1,223,153	4,537,285	5,418,133	731,407	5,082,456	488,554	6,802	36,514	143,866	1,875,814	2,240,954	289,952
31.07	20,402,581	14,994,893	2,611,660	42,396	292,359	1,135,922	4,719,419	5,485,442	727,695	5,407,688	512,308	4,758	37,833	129,492	1,995,746	2,433,039	294,511
31.08	21,121,680	15,001,997	2,498,462	33,703	276,718	1,067,143	4,956,283	5,450,579	719,109	6,119,683	580,803	5,170	36,885	136,972	2,269,754	2,764,877	325,222
30.09	21,214,913	15,077,166	2,493,591	58,392	235,659	941,910	5,215,638	5,416,778	715,198	6,137,747	589,954	6,440	33,946	126,618	2,273,575	2,786,467	320,747
31.10	21,192,815	15,197,829	2,469,968	38,223	270,281	894,018	5,360,545	5,454,032	710,761	5,994,987	569,171	5,154	32,687	113,194	2,244,608	2,723,451	306,721

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	by maturity			1 year to 3 years	over 3 years	in rubles	in foreign currency					in rubles	in foreign currency
					91 to 180 days	181 days to 1 year	18									
1	12	13	14	15	16	17	18	19	20	21	22					
2013																
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				
2014																
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	1,786,809	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				
2015																
31.01	10,136,645	63,664	447,616	467,072	291,667	754,495	2,394,068	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				

¹ Except funds on accounts, float and debts on factoring, forfaiting operations.

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																	
2015																																						
January	0.63	0.93	2.28	3.57	5.18	5.92	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	3.08	4.75	5.55	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	3.03	5.35	5.95	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	2.39	4.41	5.54	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	2.78	4.41	6.04	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	2.44	3.97	5.54	4.64	4.92	4.59	3.47	4.55	0.99	5.81	2.92	4.55	0.99	5.81	—	5.81
April	0.96	1.09	1.70	2.38	3.93	4.89	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	1.78	3.39	4.45	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	1.93	3.20	4.70	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	1.48	2.75	4.09	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	1.27	2.70	3.46	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	0.95	2.15	2.80	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	1.18	2.19	2.98	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	0.69	1.69	2.32	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	0.84	1.78	2.64	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	0.54	1.35	1.97	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	0.83	1.53	2.67	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	0.56	1.12	1.88	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	0.67	1.45	2.36	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	0.50	1.00	1.69	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
2015																																						
January	in euros																																					
February																																						
March																																						
April																																						
May																																						
June																																						
July																																						
August																																						
September																																						
October																																						

Table 4.2.5 (end)
(millions of rubles)

	Bonds											Derivatives (at fair value)		
	total	of which by maturity												
		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	21	22	23				
1	16	17	18	19	20	21	22				23			
2013														
31.12	1,213,098	0	0	0	120	3,558	591,684	617,736	134,660					
2014														
31.01	1,212,650	0	0	0	120	4,048	581,745	626,738	318,942					
28.02	1,174,568	0	0	0	0	3,665	561,044	608,965	342,424					
31.03	1,149,021	0	0	0	0	3,296	543,094	602,631	286,228					
30.04	1,126,232	0	17	17	0	2,943	524,158	597,114	284,353					
31.05	1,152,036	10	17	17	30	2,943	527,566	621,226	253,507					
30.06	1,203,837	0	0	0	140	2,913	534,630	665,472	225,665					
31.07	1,199,448	0	16	16	252	1,602	526,166	666,412	273,533					
31.08	1,193,895	0	224	224	287	3,711	517,945	671,492	321,294					
30.09	1,220,235	0	224	224	287	4,955	508,820	705,949	526,240					
31.10	1,223,873	0	3	3	204	5,635	475,226	742,806	853,096					
30.11	1,209,417	0	0	0	0	5,119	458,272	745,797	1,348,629					
31.12	1,357,528	0	0	0	0	12,021	541,604	802,848	1,953,347					
2015														
31.01	1,359,227	0	0	0	0	11,721	531,328	806,178	2,639,706					
28.02	1,334,738	0	0	0	0	8,452	496,462	829,393	1,665,925					
31.03	1,322,695	0	0	0	0	8,491	464,540	849,664	1,333,033					
30.04	1,314,461	0	0	0	1,196	8,553	442,842	861,870	911,078					
31.05	1,303,598	0	0	0	1,242	8,816	445,186	848,171	836,564					
30.06	1,330,578	0	2	2	1,272	9,042	433,847	886,415	871,934					
31.07	1,354,830	0	39	39	1,272	9,124	431,930	912,464	954,850					
31.08	1,309,883	13	90	90	1,285	7,178	393,801	907,349	1,140,039					
30.09	1,278,464	0	0	0	1,290	6,620	327,971	940,572	937,504					
31.10	1,284,937	0	0	0	348	5,930	294,992	977,032	798,831					

Table 4.2.6

Funds Raised Through Banking Bills from Legal Entities and Individuals

(millions of rubles)

	Ruble-denominated bills, by maturity period										Foreign currency-denominated bills, by maturity period												
	total					of which					total					of which							
	at sight	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	at sight	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	at sight	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years		
2013																							
31.12	619,106	31,074	40,906	39,627	202,704	213,852	63,159	385,182	9,546	380	16,080	9,187	107,952	236,741	3,514								
2014																							
31.01	604,004	33,922	35,749	33,418	193,130	212,143	67,221	406,581	7,944	384	13,840	6,988	107,060	264,435	3,701								
28.02	577,278	64,945	30,142	31,670	151,232	204,934	66,424	380,880	23,574	253	4,277	5,904	96,243	244,191	3,788								
31.03	571,457	28,053	5,426	36,187	143,983	244,758	65,844	394,249	9,918	100	4,302	21,025	103,366	247,018	5,243								
30.04	575,103	28,364	5,659	42,551	144,907	240,934	69,112	398,973	8,413	20	3,373	33,453	94,297	249,709	5,225								
31.05	571,305	25,470	30,488	40,877	134,532	244,568	69,048	349,305	3,653	116	7,056	31,803	79,694	217,175	5,255								
30.06	554,283	23,635	33,860	37,028	131,630	235,055	68,957	308,781	18,846	993	6,317	15,332	74,136	183,036	5,857								
31.07	555,252	23,233	33,772	43,729	126,982	231,518	72,547	331,613	13,329	29	1,674	17,726	93,191	195,854	6,057								
31.08	558,911	25,278	36,755	44,647	114,062	234,519	73,933	332,696	14,983	53	1,335	26,302	90,561	185,097	6,643								
30.09	565,094	22,497	38,080	52,168	109,340	236,589	77,844	306,716	12,332	281	1,279	22,556	77,616	179,773	8,572								
31.10	542,161	24,531	36,297	56,334	96,362	230,509	79,138	315,694	19,566	19	1,313	25,189	86,072	170,679	10,697								
30.11	517,993	20,793	31,273	52,409	88,645	225,302	79,625	332,364	4,757	227	2,389	26,817	96,027	187,219	12,671								
31.12	489,538	26,875	64,799	47,508	71,563	178,246	79,633	378,561	5,312	445	13,232	20,116	108,075	207,847	16,451								
2015																							
31.01	454,877	26,402	55,575	35,158	65,087	172,309	81,270	427,997	16,079	54	8,266	36,355	103,814	236,276	19,343								
28.02	439,108	27,655	58,262	31,212	57,018	161,125	81,824	335,669	5,297	111	9,262	26,963	78,486	181,092	25,738								
31.03	444,412	40,601	57,179	40,394	53,184	148,856	81,746	307,538	16,332	4,916	5,841	24,963	59,387	163,457	27,060								
30.04	439,334	39,813	51,139	41,571	61,843	145,844	80,251	271,544	15,664	372	5,180	23,009	61,353	145,072	16,947								
31.05	426,101	35,783	41,574	41,849	64,995	142,387	79,746	262,376	15,885	1,347	2,847	12,123	61,234	146,715	17,821								
30.06	396,939	17,882	44,500	36,778	79,425	122,869	78,650	261,145	14,948	176	5,870	11,806	73,484	135,210	14,584								
31.07	407,450	15,882	36,143	34,702	80,774	166,229	56,924	255,237	13,559	7,163	6,867	13,744	69,918	122,090	15,442								
31.08	375,692	16,154	32,487	30,468	80,264	144,103	57,237	283,052	9,223	1,493	4,509	15,594	87,742	139,201	17,414								
30.09	364,698	20,722	32,214	25,264	79,882	132,673	56,686	294,917	10,611	1,659	5,434	20,125	118,311	120,288	12,954								
31.10	377,324	19,156	29,217	26,265	82,552	144,077	56,012	297,215	10,143	463	5,902	18,627	111,115	122,196	23,292								

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												
	2	3	4	of which							10	11	
				total	individuals	organizations (except general and local governments and extrabudgetary funds)							credit institutions
						total	of which by maturity	over 3 years					
up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years								
5	6	7	8	9	10	11							
2013													
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			
2014													
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			
2015													
31.01	33,972,779	10,892,911	20,703,347	641,225	421,379	936,902	3,317,897	5,329,403	8,873,807	2,376,522			
28.02	33,572,876	10,770,087	20,518,113	639,030	402,689	892,905	3,294,972	5,220,759	8,824,779	2,284,676			
31.03	33,414,781	10,645,944	20,484,858	701,905	401,878	851,153	3,215,564	5,197,862	8,811,147	2,283,979			
30.04	33,500,267	10,570,613	20,532,717	697,815	361,624	811,507	3,097,899	5,253,370	8,900,720	2,396,937			
31.05	33,565,421	10,522,802	20,468,014	631,905	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			

Table 4.3.1 (end)
(millions of rubles)

1	Loans, Deposits and Other Funds in foreign currency													20	21
	total	of which											credit institutions		
		individuals	total	organizations (except general and local governments and extrabudgetary funds)											
				up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years						
12	13	14	15	16	17	18	19	20			20	21			
2013															
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					
2014															
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					
2015															
31.01	17,480,028	360,690	12,201,739	795,915	110,991	231,887	949,782	2,306,582	7,541,707	4,914,268					
28.02	15,712,867	316,234	11,233,977	750,857	113,961	171,325	1,242,017	2,048,003	6,697,770	4,159,778					
31.03	14,990,708	294,859	10,787,110	773,718	118,600	181,227	1,286,846	1,903,870	6,323,163	3,906,039					
30.04	13,577,286	252,735	9,625,036	623,859	92,574	160,522	1,362,623	1,628,889	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	1,497,989	1,950,778	7,454,545	5,153,858					
31.10	17,153,482	269,429	11,811,124	370,563	92,427	499,761	1,467,963	1,837,557	7,193,643	5,072,726					

Table 4.3.2

Weighted Average Interest Rates on Loans to Individuals in Rubles

	Total																			
	up to 30 days (including call loans)					91 to 181 days to 1 year					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	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	1 year to 3 years	over 3 years	over 1 year		
	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	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	1 year to 3 years	over 3 years	over 1 year		
2014																				
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				
2015																				
January	23.69	19.94	27.00	33.55	29.08	29.69	17.36	19.46	20.14	18.79	21.08	18.13	18.46	20.70	21.19	21.07				
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				

(% p.a.)

Table 4.3.3

Weighted Average Interest Rates on Loans to Individuals in US Dollars

(% 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			over 1 year			
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	
2014																
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	
2015																
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	

Table 4.3.4

Weighted Average Interest Rates on Loans to Individuals in Euros

(% 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	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		
2014																		
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	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	5.80	
August	13.98	12.50	5.26	10.11	7.36	11.23	9.47	10.00	-	-	-	-	-	-	9.00	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	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	16.90	
2015																		
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	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	10.00	
July	12.21	9.21	13.14	12.82	11.52	11.84	10.33	11.71	-	-	-	-	10.00	-	-	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	13.00	

Table 4.3.5

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles

(% p.a.)

	Total										of which to small, medium-sized businesses						
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	
2014																	
January	7.35	9.94	10.62	11.18	9.15	11.09	10.28	10.64	12.60	11.61	12.33	13.15	12.49	13.10	12.34	12.83	
February	7.47	10.16	10.98	11.59	9.43	11.26	10.91	11.11	12.49	11.88	12.26	13.19	12.59	13.31	12.76	13.15	
March	8.99	11.06	10.92	11.23	10.29	10.87	10.30	10.60	12.38	12.24	12.24	12.91	12.55	12.59	12.87	12.68	
April	9.27	11.05	11.57	11.53	10.53	10.82	11.24	10.97	12.83	12.16	12.67	13.29	12.85	13.10	12.88	13.03	
May	9.32	11.53	11.86	12.09	10.60	11.19	11.29	11.23	13.09	12.38	12.68	13.16	12.88	13.20	12.33	12.76	
June	9.43	11.45	11.89	12.05	10.68	11.84	11.48	11.67	13.11	12.32	12.73	13.29	12.95	13.28	12.32	12.82	
July	9.39	11.45	12.09	12.38	10.69	11.98	11.81	11.92	12.97	12.56	12.93	13.49	13.09	13.27	13.26	13.27	
August	9.29	11.75	11.28	12.31	10.56	11.96	11.66	11.83	13.14	12.58	13.27	13.37	13.16	13.67	13.42	13.59	
September	9.22	12.00	12.66	12.62	10.62	12.38	11.70	12.05	13.15	12.77	13.53	13.39	13.27	13.68	13.08	13.45	
October	9.58	12.26	12.54	12.69	10.79	12.29	12.16	12.24	12.82	13.05	13.28	13.62	13.33	13.93	13.20	13.64	
November	11.20	12.82	13.07	13.09	11.97	12.82	11.94	12.56	13.51	13.43	13.80	14.00	13.77	14.24	13.61	14.00	
December	19.81	17.16	15.00	15.02	18.31	14.12	12.15	12.94	15.95	15.90	15.97	16.27	16.09	15.31	14.22	14.92	
2015																	
January	19.59	20.70	20.20	19.50	19.86	15.32	14.87	15.09	19.25	19.00	18.94	18.68	18.86	17.89	17.59	17.77	
February	17.46	18.51	19.05	18.50	18.14	17.75	15.03	16.36	18.41	19.14	19.42	18.96	19.05	18.34	16.13	17.63	
March	16.89	18.38	18.77	18.73	17.91	17.21	15.31	16.45	18.05	19.20	19.67	19.05	19.12	18.02	16.31	17.38	
April	16.36	17.98	18.32	17.40	17.17	17.31	14.38	15.80	18.22	18.56	19.18	18.97	18.88	18.18	16.61	17.64	
May	14.92	16.54	16.49	17.18	16.02	16.93	15.06	16.25	18.22	18.63	18.69	18.45	18.52	18.24	15.81	17.57	
June	14.26	16.33	16.93	16.17	15.51	15.62	14.37	15.12	18.14	18.43	18.25	17.92	18.11	16.79	16.36	16.67	
July	13.33	15.55	16.10	15.36	14.65	15.41	14.10	14.87	18.10	17.92	17.72	17.38	17.61	17.01	16.32	16.81	
August	12.54	15.42	15.93	15.36	14.24	14.88	14.08	14.58	17.85	17.25	17.44	17.23	17.33	16.49	15.52	16.19	
September	12.43	15.06	15.14	15.21	13.97	14.38	13.97	14.19	16.59	16.79	17.62	16.83	16.97	16.17	14.23	15.46	
October	12.19	14.74	15.66	14.56	13.58	14.39	14.40	14.39	17.94	16.93	17.21	16.73	16.96	16.21	14.40	15.29	

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 30 days (including call loans)				181 days to 1 year				1 year to 3 years (including call loans)					up to 1 year (including call loans)			1 year to 3 years			
	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					
2014																				
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				
2015																				
January	4.56	7.14	7.71	8.92	6.78	9.26	8.68	8.80	9.39	9.62	10.09	12.41	11.39	12.38	10.71	11.41				
February	4.36	9.43	7.85	9.91	7.27	8.27	7.48	7.66	8.94	11.09	10.69	12.03	11.24	11.50	10.64	11.12				
March	5.27	7.16	7.35	9.20	6.78	7.95	8.19	8.08	12.72	10.89	10.95	10.89	11.02	11.33	10.84	10.98				
April	4.35	7.27	8.73	9.48	7.74	9.28	9.56	9.40	11.73	10.12	10.52	11.20	11.04	11.15	11.76	11.52				
May	4.36	6.72	8.14	9.72	7.36	8.74	8.38	8.43	12.92	10.62	11.88	11.53	11.63	9.01	8.42	8.99				
June	3.46	7.26	5.28	7.82	6.20	9.47	9.13	9.24	11.51	8.65	11.51	11.06	10.73	10.24	8.04	8.48				
July	5.33	7.00	6.69	7.97	7.13	7.86	8.87	8.13	12.67	10.28	9.88	7.76	8.65	10.20	10.43	10.30				
August	3.19	6.82	6.58	8.44	6.46	8.59	9.08	8.97	11.91	11.21	10.71	8.55	9.53	12.03	9.44	10.70				
September	5.17	4.94	6.70	5.23	5.39	6.92	7.54	7.32	12.53	10.96	11.41	10.64	11.06	10.25	9.11	9.29				
October	2.33	7.12	8.00	6.88	6.69	8.83	8.38	8.56	–	10.21	10.32	10.63	10.37	10.50	8.91	9.07				

(% p.a.)

Table 4.3.7

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros

(% p.a.)

	of which small and medium-sized businesses															
	Total						of which small and medium-sized businesses									
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 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	
2014																
January	2.27	3.26	5.57	8.07	5.28	5.25	7.71	6.56	6.35	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	10.17	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	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	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	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	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	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	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	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	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	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	11.70	10.71	10.86	8.96	10.57	
2015																
January	3.16	8.12	10.29	10.71	5.10	7.50	5.02	6.71	7.68	8.89	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	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	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	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	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	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	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	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	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	11.34	10.76	9.82	10.92	10.18	

Table 4.3.8

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	Volume of extended loans				Debt				Of which overdue debt			
	in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals	
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs
2014												
30.11	6,568,483	530,718	331,581	2,626	4,790,013	643,957	370,132	6,576	384,865	53,667	12,356	330
31.12	7,194,839	579,638	415,755	2,944	4,699,951	635,177	416,877	7,607	378,751	51,785	15,637	276
2015												
31.01	292,547	17,036	14,035	3	4,580,452	613,477	476,775	8,540	410,188	55,971	23,517	347
28.02	656,971	38,927	35,437	75	4,478,833	589,791	382,296	7,550	426,699	59,091	12,197	469
31.03	1,109,313	65,659	65,053	82	4,475,286	576,637	364,787	7,051	441,482	62,121	12,589	440
30.04	1,532,205	91,554	87,465	144	4,458,226	563,902	320,355	6,344	491,410	65,665	13,334	444
31.05	1,883,647	114,555	107,685	336	4,389,954	554,041	313,438	5,462	516,837	68,674	16,078	511
30.06	2,333,199	141,612	126,812	354	4,388,933	544,836	330,426	5,678	531,922	69,532	19,462	536
31.07	2,784,036	168,000	171,696	390	4,416,143	533,455	368,547	5,488	560,338	73,012	20,085	562
31.08	3,199,460	193,412	218,685	675	4,457,201	524,046	433,375	6,769	576,287	75,546	23,632	652
30.09	3,680,488	223,016	252,913	675	4,451,587	504,578	447,571	6,665	567,400	71,081	24,685	653
31.10	4,131,333	250,187	286,778	678	4,451,657	489,012	438,217	6,225	583,819	72,749	24,699	636
30.11	4,540,505	274,614	315,769	693	4,412,268	476,163	480,490	6,164	633,067	72,162	28,393	623

Table 4.3.9

Mortgage Loans Extended by Credit Institutions to Individuals-Residents

		In rubles									
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity, months		weighted average interest rate, %				
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month			
2014											
30.11	923,945	1,576,680	3,443,067	30,464	178.1	180.8	12.37	12.61			
31.12	1,058,641	1,808,551	3,517,094	32,131	178.1	178.0	12.47	13.16			
2015											
31.01	44,924	73,036	3,528,361	32,841	175.9	175.9	14.16	14.16			
28.02	94,862	153,466	3,546,451	33,401	174.6	173.3	14.46	14.73			
31.03	138,910	222,032	3,547,098	34,635	172.9	169.2	14.54	14.73			
30.04	189,549	304,526	3,570,145	35,794	171.6	168.1	14.41	14.06			
31.05	234,502	379,129	3,594,333	36,733	171.3	170.1	14.23	13.48			
30.06	287,954	467,983	3,612,456	37,602	171.9	174.6	14.05	13.31			
31.07	347,423	565,341	3,645,154	38,506	172.0	172.3	13.95	13.46			
31.08	406,373	661,849	3,686,133	39,958	172.5	175.2	13.79	12.88			
30.09	473,462	772,475	3,732,062	40,841	173.0	176.5	13.70	13.15			
31.10	539,961	884,609	3,782,050	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			

Table 4.3.9 (end)

	In foreign currency						
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity on loans extended since the beginning of the year, months	weighted average interest rate on loans extended since the beginning of the year, %	
			total	of which overdue debt			
2014							
30.11	755	10,126	132,677	19,127	122.3	9.32	
31.12	807	12,767	140,809	17,623	128.1	9.32	
2015							
31.01	13	299	170,338	21,600	64.6	10.42	
28.02	29	783	148,650	19,535	38.4	11.81	
31.03	42	1,420	139,481	19,375	33.5	12.19	
30.04	49	1,978	118,394	17,305	32.4	12.01	
31.05	62	2,298	116,581	18,191	34.6	11.30	
30.06	78	2,586	119,312	19,401	41.3	10.73	
31.07	94	3,386	123,244	20,809	44.2	10.36	
31.08	102	3,951	136,742	24,087	45.7	10.26	
30.09	109	4,154	133,212	24,444	46.1	10.23	
31.10	118	4,343	126,110	23,592	44.5	10.09	
30.11	122	4,579	126,203	24,382	44.1	10.10	

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			
2014												
30.11		881,772	1,528,991	3,320,792	27,691	179.7	181.4	12.35	12.62	12.35	12.62	72,409
31.12		1,012,064	1,753,294	3,391,888	28,954	179.5	177.9	12.45	13.17	12.45	13.17	72,229
2015												
31.01		43,016	70,259	3,401,692	29,637	176.5	176.5	14.16	14.16	14.16	14.16	67,310
28.02		92,050	149,634	3,420,643	30,175	175.5	174.6	14.45	14.71	14.45	14.71	69,952
31.03		135,159	217,169	3,423,684	31,342	174.0	170.7	14.53	14.70	14.53	14.70	66,746
30.04		184,426	297,847	3,448,216	32,418	173.1	170.5	14.40	14.05	14.40	14.05	70,156
31.05		228,191	371,317	3,473,375	33,286	172.8	171.5	14.22	13.46	14.22	13.46	51,783
30.06		280,434	458,989	3,492,685	34,104	173.3	175.4	14.04	13.29	14.04	13.29	50,430
31.07		338,502	555,316	3,526,438	34,867	173.3	173.7	13.93	13.44	13.93	13.44	68,655
31.08		396,126	650,769	3,568,733	36,184	173.8	176.4	13.78	12.88	13.78	12.88	69,858
30.09		461,156	759,134	3,614,657	36,917	174.3	177.7	13.68	13.12	13.68	13.12	70,121
31.10		526,672	869,946	3,664,915	37,644	174.8	177.5	13.58	12.89	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	13.43	12.29	71,078

Table 4.3.10 (end)

	In foreign currency							memo: receivables on housing mortgage loans acquired by credit institutions, total, millions of rubles
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity on loans extended since the beginning of the year, months	weighted average interest rate on loans extended since the beginning of the year, %		
			total	of which overdue debt				
2014								
30.11	708	8,562	128,645	18,627	139.9	9.26		30,530
31.12	750	10,832	136,491	17,143	146.3	9.25		33,803
2015								
31.01	9	266	164,955	20,965	71.8	10.42		39,473
28.02	14	457	143,777	18,965	53.5	11.27		34,560
31.03	24	961	135,328	18,804	41.9	11.80		33,581
30.04	28	1,169	114,541	16,823	38.0	11.57		28,987
31.05	41	1,474	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

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

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

	Credit institutions grouped by assets (in descending order) as of 30.11.2015										total
	1–5	6–20	21–50	51–200	201–500	501–740					
Number of credit institutions extended mortgage loans, units	5	14	29	112	205	197					562
Number of mortgage loans extended to individuals-residents, units, of which loans extended:	478,100	41,436	24,363	27,564	20,481	2,298					594,242
in rubles	478,096	41,426	24,358	27,521	20,461	2,294					594,156
in foreign currency	4	10	5	43	20	4					86
Volume of mortgage loans extended to individuals, – total, millions of rubles	766,978	74,237	53,274	59,765	26,802	4,231					985,287
in rubles	766,967	74,036	52,958	58,717	25,512	4,162					982,351
in foreign currency	11	201	316	1,048	1,290	69					2,936
Debt on mortgage loans, extended by credit institutions, – total, millions of rubles	2,885,848	370,259	262,949	260,762	47,332	10,601					3,837,750
in rubles	2,860,149	333,040	242,608	228,135	41,264	10,351					3,715,546
in foreign currency	25,699	37,219	20,341	32,627	6,068	250					122,204
of which: overdue, – total	36,189	11,143	8,815	4,756	1,672	139					62,713
in rubles	26,416	3,725	5,225	2,554	933	139					38,992
in foreign currency	9,773	7,418	3,590	2,202	739	0					23,721
Weighted average maturity, months, of which on loans extended:											
in rubles	176.2	175.2	199.9	178.7	109.1	91.9					175.4
in foreign currency	167.7	205.6	55.9	60.7	22.4	31.0					53.0
Weighted average interest rate, %, of which on loans extended:											
in rubles	13.40	13.40	12.70	13.50	15.90	14.90					13.43
in foreign currency	8.40	9.20	10.20	8.80	12.80	10.20					9.84
Receivables on housing mortgage loans acquired by credit institutions, – total, millions of rubles	18,028	7,586	20,322	42,189	15,314	905					104,344
in rubles	9,091	3,129	12,392	30,631	15,087	749					71,078
in foreign currency	8,937	4,457	7,930	11,558	227	156					33,266

Table 4.3.12

Investment Portfolio of Credit Institutions and Derivatives

(millions of rubles)

1	Investments in debt obligations											
	2	of which investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments				Investments in debt obligations						
		total	federal government obligations	the Bank of Russia bonds	debt obligations of the RF constituent entities and local authorities	6	7	8	9	10	11	
3	4	5	6	7	8	9	10	11	12	13		
2014												
31.10	6,633,837	1,206,177	–	132,613	471,834	1,120,600	714,212	3,184,230	5,197	–201,026		
30.11	7,102,542	1,095,900	–	106,138	416,010	1,279,027	635,501	3,840,634	5,243	–275,912		
31.12	7,651,441	1,268,375	–	108,870	456,429	1,301,048	666,449	4,261,831	5,197	–416,759		
2015												
31.01	8,162,109	1,649,323	–	163,558	658,992	1,845,116	931,128	3,380,109	5,522	–471,639		
28.02	8,035,510	1,856,739	–	197,455	663,376	1,796,053	1,072,437	2,792,161	5,173	–347,883		
31.03	7,665,732	1,707,761	–	196,621	597,711	1,649,893	1,037,056	2,717,567	6,196	–247,072		
30.04	7,470,562	1,554,697	–	169,497	586,879	1,517,834	1,044,404	2,750,877	4,837	–158,464		
31.05	7,680,439	1,943,322	–	186,628	638,294	1,601,137	1,160,615	2,272,201	5,927	–127,686		
30.06	7,715,786	1,834,469	–	182,550	716,175	1,635,959	1,148,463	2,325,781	4,828	–132,440		
31.07	8,210,195	2,102,261	–	206,669	658,996	1,866,567	1,210,850	2,295,047	5,961	–136,157		
31.08	8,822,913	2,443,671	–	207,585	666,462	2,123,267	1,363,901	2,195,018	5,958	–182,949		
30.09	8,927,627	2,395,155	–	206,528	650,837	1,988,707	1,354,834	2,464,523	5,968	–138,925		
31.10	8,904,583	2,376,826	–	214,060	598,381	2,113,426	1,469,615	2,205,363	6,230	–79,317		

Table 4.3.12 (end)
(millions of rubles)

	Investment in equities										Equity in subsidiaries and associated companies		Other equity interest	Derivatives (at fair value)				
	total	of which				revaluation of equities	total	of which		18	19	20			21			
		investment in equities at balance-sheet value (regardless revaluation)						shares transferred that do not qualify for the derecognition	16							17	18	19
		of resident credit institutions	of nonresidents	of other residents	of which													
12	13	14	15	16	17	18	19	20	21									
2014																		
31.10	385,977	6,441	66,224	131,507	111,486	-12,242	1,413,347	507,838	442,656	989,708								
30.11	449,448	6,535	64,122	170,208	127,012	-5,559	1,395,487	507,815	445,384	1,554,612								
31.12	488,713	4,113	84,504	197,775	124,840	-16,405	1,365,934	503,437	427,589	2,298,646								
2015																		
31.01	472,368	6,223	85,159	139,680	138,256	-1,508	1,361,969	503,437	439,451	3,101,675								
28.02	439,593	4,553	88,257	145,032	96,579	3,101	1,360,405	504,819	439,913	2,109,605								
31.03	338,567	3,348	83,959	137,915	29,294	-14,482	1,371,195	504,804	448,524	1,727,167								
30.04	339,423	3,628	80,810	141,499	28,186	-8,018	1,428,158	504,740	451,994	1,242,445								
31.05	324,617	3,380	83,338	143,159	7,790	-10,538	1,429,080	505,275	456,700	1,159,481								
30.06	319,599	3,088	70,255	130,349	5,186	-17,327	1,488,109	531,488	468,281	1,204,170								
31.07	311,442	2,431	75,124	117,852	7,857	-22,885	1,487,797	531,345	479,052	1,284,035								
31.08	281,625	2,473	80,083	100,832	8,537	-21,065	1,498,467	529,133	494,086	1,523,458								
30.09	284,794	2,506	79,729	107,452	3,298	-22,335	1,560,983	529,133	500,288	1,352,311								
31.10	265,656	1,563	71,410	101,310	6,859	-18,510	1,571,124	529,722	500,968	1,188,230								

Table 4.3.13

Discounted Bills

(millions of rubles)

	Discounted bills denominated in rubles					Discounted bills denominated in foreign currency							
	total	of which				total	of which						
		bills issued and guaranteed by federal government	bills issued and guaranteed by constituent entities and local authorities	credit institutions' bills	nonresidents' bills		other bills	bills issued and guaranteed by federal government	credit institutions' bills	nonresidents' bills	other bills		
2014													
31.10	195,017	0	0	140,893	11	17,736	0	15,014	2,722	0			
30.11	179,775	0	0	124,614	11	19,436	0	16,403	3,033	0			
31.12	188,737	0	0	129,280	11	29,214	0	25,582	3,542	0			90
2015													
31.01	162,451	0	0	105,259	11	34,565	0	30,226	4,339	0			
28.02	163,033	0	0	103,348	0	20,583	0	16,789	3,794	0			
31.03	146,493	0	0	86,114	0	21,777	0	20,484	1,293	0			
30.04	136,964	0	0	77,749	0	24,304	0	23,191	1,113	0			
31.05	134,677	0	0	71,940	0	25,588	0	25,571	17	0			
30.06	128,492	0	0	65,364	0	44,160	0	44,160	0	0			
31.07	137,343	0	0	80,272	0	55,800	0	55,800	0	0			
31.08	119,244	0	0	60,483	0	60,312	0	60,312	0	0			
30.09	119,962	0	0	60,517	0	58,167	0	58,167	0	0			
31.10	117,303	0	0	55,448	0	63,518	0	63,518	0	0			

Table 4.4

Credit Institutions' Claims and Liabilities on Financial Derivatives

(millions of rubles)

	Claims on delivery of ruble-denominated funds						Claims on foreign exchange delivery						Claims on delivery of precious metals						Claims on delivery of securities					
	of which those with terms			of which those with terms			of which those with terms			of which those with terms			of which those with terms			of which those with terms			of which those with terms					
	total	2 to 30 days	31 to 90 days	total	2 to 30 days	31 to 90 days	total	2 to 30 days	31 to 90 days	total	2 to 30 days	31 to 90 days	total	2 to 30 days	31 to 90 days	total	2 to 30 days	31 to 90 days	total	2 to 30 days	31 to 90 days	total	2 to 30 days	31 to 90 days
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17								
2013																								
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								
2014																								
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								
2015																								
31.01	6,196,609	1,046,871	1,502,542	3,467,971	15,093,886	2,348,413	2,523,733	9,701,275	1,139,589	227,590	100,091	435,320	73,108	37,025	17,939	11,099								
28.02	6,019,015	1,352,955	1,203,590	3,244,024	12,992,524	2,440,727	1,798,084	8,265,357	922,369	122,582	78,305	353,606	76,709	49,452	2,024	13,800								
31.03	5,434,359	1,024,177	1,201,902	3,047,317	11,633,364	1,881,174	1,693,358	7,479,115	838,281	127,023	22,931	334,671	77,305	3,387	40,557	13,678								
30.04	5,588,731	1,267,858	1,188,900	2,990,987	10,506,805	2,066,173	1,509,853	6,406,305	687,584	66,914	34,149	284,148	78,258	14,153	40,351	14,391								
31.05	5,158,494	1,169,262	899,905	2,931,807	9,850,665	1,718,344	1,274,734	6,401,674	658,678	34,982	39,701	287,281	94,755	61,188	3,465	14,969								
30.06	4,946,304	925,379	1,094,510	2,695,523	9,776,511	1,282,233	1,739,921	6,151,611	644,463	46,462	24,900	285,569	58,419	11,597	11,829	20,595								
31.07	5,316,504	1,104,181	1,424,784	2,609,018	10,665,729	1,929,900	1,997,317	6,272,915	586,651	14,945	48,171	256,855	65,926	15,804	12,754	17,641								
31.08	5,200,550	1,463,110	842,071	2,605,442	11,828,267	2,534,619	1,604,708	6,935,508	624,815	40,721	33,263	258,163	77,768	20,446	46	20,072								
30.09	5,114,865	1,173,134	1,403,866	2,322,125	11,349,470	2,040,783	1,969,221	6,627,865	603,973	50,828	62,661	235,622	84,622	11,205	14,859	19,078								
31.10	5,205,894	1,230,829	1,500,678	2,309,144	10,914,483	1,984,230	1,922,801	6,496,382	734,520	26,775	80,761	400,288	107,931	9,035	36,608	19,344								

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
2013																
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
2014																
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
2015																
31.01	6,137,371	823,056	1,161,751	3,445,786	14,552,474	2,577,103	2,661,801	9,166,096	528,878	229,639	46,610	251,324	596,126	117,737	272,929	145,237
28.02	6,255,078	1,225,877	849,070	3,357,685	12,300,312	2,336,356	2,189,339	7,620,046	373,286	126,739	27,350	214,005	497,410	275,887	67,837	112,678
31.03	5,664,973	881,595	886,616	3,119,682	11,224,050	2,033,648	1,992,857	6,951,608	305,613	73,209	16,719	193,430	268,195	47,659	97,854	79,818
30.04	5,559,401	1,005,176	862,688	2,967,646	10,449,547	2,337,519	1,785,196	6,068,226	222,587	24,309	30,779	166,040	239,486	73,635	68,372	76,504
31.05	5,114,181	851,196	641,878	2,901,358	9,796,639	1,986,441	1,537,039	6,068,864	235,385	37,150	26,870	163,749	215,664	99,064	11,551	79,391
30.06	4,915,680	605,619	952,061	2,571,840	9,696,464	1,567,658	1,839,957	5,951,140	246,060	44,008	24,934	167,922	165,172	33,148	21,124	79,921
31.07	5,227,606	905,848	1,123,953	2,468,627	10,627,187	2,052,232	2,279,061	6,089,458	232,541	55,318	20,386	154,971	171,980	46,944	15,533	80,574
31.08	5,238,159	1,264,375	698,746	2,421,458	11,602,601	2,634,431	1,721,216	6,857,044	301,225	94,634	9,716	176,539	181,361	46,215	3,332	78,538
30.09	5,070,295	993,836	1,176,110	2,144,267	11,232,588	2,189,306	2,157,707	6,529,919	290,661	52,765	46,676	173,583	173,020	30,861	25,187	71,104
31.10	5,232,423	1,181,760	1,214,745	2,128,390	10,742,825	1,937,221	2,154,646	6,484,323	453,426	63,351	54,591	333,815	176,291	16,191	89,821	25,284

Table 4.4 (end)
(millions of rubles)

	Claims on delivery of ruble-denominated derivatives				Claims on delivery of foreign currency-denominated derivatives				Liabilities on delivery of ruble-denominated derivatives				Liabilities on delivery of foreign currency-denominated derivatives			
	of which those with terms		of which those with terms		of which those with terms		of which those with terms		of which those with terms		of which those with terms		of which those with terms		of which those with terms	
	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days
1	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
2013																
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
2014																
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
2015																
31.01	150,503	0	974	44,235	163,978	12,232	22,376	87,050	176,739	0	27,244	44,235	226,493	7,870	15,702	160,825
28.02	186,657	1,040	0	65,122	148,724	23,381	14,741	62,863	185,466	21,012	0	44,235	216,625	23,463	13,226	137,707
31.03	69,126	727	78	44,235	120,090	5,163	17,080	56,559	81,637	460	12,891	44,235	175,513	1,950	14,693	124,389
30.04	76,140	1,006	278	44,235	162,632	19,858	7,873	51,046	76,902	851	1,240	44,235	205,294	11,535	5,166	114,246
31.05	108,025	937	0	50,223	160,982	6,333	6,633	53,651	107,669	1,846	0	49,134	209,544	6,420	4,056	117,705
30.06	116,467	320	13,642	44,235	199,638	3,525	11,998	58,415	105,545	493	3,228	44,235	242,118	179	16,323	118,129
31.07	143,023	707	15,171	45,819	164,848	7,384	5,410	58,217	131,408	874	5,391	44,235	196,637	8,936	8,451	121,985
31.08	196,612	20,510	0	45,954	293,557	5,209	38,974	84,569	176,231	1,565	477	44,235	292,308	8,500	75,092	44,347
30.09	106,520	334	2,416	44,637	219,647	2,071	59,303	65,803	104,010	483	217	44,235	216,377	2,290	79,680	42,021
31.10	118,577	238	2,666	44,554	186,046	36,413	32,042	62,681	112,519	335	279	44,235	176,768	71,130	12,131	38,597

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) ¹ , 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
2013							
Q1, 2013	1,705,991.79	107,397.69	–	768,066.37	823,264.78	817,713.13	7,161.27
Q2, 2013	1,794,543.60	108,168.06	–	783,375.02	897,546.88	887,520.94	5,452.94
Q3, 2013	1,901,219.42	108,240.81	–	800,905.61	986,352.70	976,510.55	5,720.30
Q4, 2013	2,063,235.41	127,503.97	–	831,640.62	1,086,276.91	1,088,411.36	17,813.91
2014							
Q1, 2014	2,072,176.02	129,259.86	–	845,544.06	1,091,179.00	1,088,854.27	6,193.11
Q2, 2014	2,113,858.39	109,485.14	25,659.00	861,471.23	1,109,494.97	1,108,020.63	7,748.04
Q3, 2014	2,150,450.66	98,992.49	42,453.39	878,348.57	1,122,996.41	1,118,270.78	7,659.79
Q4, 2014	2,187,335.78	92,572.00	50,669.07	900,094.57	1,128,945.20	1,132,441.33	15,054.94
2015							
Q1, 2015	2,223,194.16	89,861.32	56,736.66	923,129.58	1,146,882.68	1,149,266.45	6,583.93
Q2, 2015	2,826,430.35	92,800.92	58,074.84	958,187.48	1,710,502.92	1,700,728.08	6,864.19
Q3, 2015	2,822,887.19	88,142.80	57,838.80	982,209.67	1,687,168.80	1,674,799.74	7,527.13

Table 4.5.1 (end)

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

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

Table 4.5.2

Private Pension Funds' Investment of Mandatory Pension Insurance

(millions of rubles)

	2013	2014
Total assets	1,095,126.86	1,138,239.61
of which:		
Central government securities of the Russian Federation – total	47,392.98	26,844.98
of which denominated in foreign currency	8,334.77	742.04
Local government securities of the Russian Federation – total	62,632.95	64,155.34
of which denominated in foreign currency	–	–
Bonds by domestic issuers (excluding central and local government bonds)	397,274.01	445,120.24
Shares issued by domestic open joint stock company	69,775.54	76,496.85
Investment units (shares, stakes) of index funds, which invest in foreign government securities, and bonds and shares of foreign issuers	–	–
Mortgage securities issued in line with the mortgage securities legislation of the Russian Federation	29,712.81	83,032.52
Deposits with credit institutions – total	335,506.61	359,455.51
of which denominated in foreign currency	165.95	868.04
Funds in accounts with credit institutions – total	110,787.66	27,111.70
of which denominated in foreign currency	602.80	849.59
Securities issued by international financial institutions, eligible for allocation and (or) public trading in the Russian Federation in line with the mortgage securities legislation of the Russian Federation	2,996.82	3,626.17
Other assets ¹	38,847.48	52,396.32

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

Table 4.5.3

Private Pension Funds' Pension Reserves Generation

(millions of rubles)

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

Table 4.5.4

Private Pension Funds' Pension Reserves Investment

(millions of rubles)

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

Table 4.5.5

Private Pension Funds' Pension Accruals Investment

(millions of rubles)

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

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

Table 4.5.6

Payout of Private Pension Funds' Accruals

(millions of rubles)

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

Table 4.5.7

(millions of rubles)

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

Table 4.5.7 (end)
(millions of rubles)

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

Table 4.5.8

Main Indicators of Unit Investment Funds' Performance

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

Table 4.5.8 (end)

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

Table 4.5.9

Insurers' Premiums and Payoffs by Types of Insurance

(millions of rubles)

	January–June 2015		January–September 2015	
	insurance premiums, total	payoffs, total	insurance premiums, total	payoffs, total
Total – across all types of insurance	517,758.9	236,533.2	768,629.2	364,148.3
of which:				
Voluntary insurance	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
Mandatory insurance	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 ¹			by credit institutions ²		by non-bank settlement credit institutions			by credit institutions through correspondent accounts opened with other credit institutions ³			between various divisions of one credit institution ³		within one division of a credit institution ³	
	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles
2014	4,381,678.0	1,438,024.3	1,370,560.0	1,205,179.7	3,011,118.0	232,844.6	9,174.9	2,821.6	97,999.0	12,663.0	520,735.9	102,070.2	2,383,208.2	115,289.8				
2015																		
Q1	974,473.3	322,533.0	293,153.1	270,735.9	681,320.2	51,797.1	3,052.0	401.6	29,598.2	3,024.4	114,421.6	23,409.9	534,248.4	24,961.2				
Q2	1,072,458.8	325,951.0	333,719.7	272,202.4	738,739.1	53,748.6	3,277.1	812.8	22,990.4	3,030.9	127,902.8	24,102.4	584,568.8	25,802.5				
Q3	1,125,191.9	361,118.2	352,657.0	304,094.9	772,534.9	57,023.3	1,870.6	852.1	23,075.4	2,995.8	132,445.5	25,224.8	615,143.4	27,950.6				
Q4	1,209,554.0	428,422.1	391,030.2	358,146.5	818,523.8	70,275.6	975.2	755.1	22,335.0	3,611.9	145,966.0	29,333.1	649,247.6	36,575.5				
2015																		
Q1	1,039,147.7	359,793.6	298,740.8	301,945.9	740,406.9	57,847.7	816.1	595.8	18,742.2	3,470.3	128,041.0	25,356.3	592,807.6	28,425.3				
Q2	1,094,857.7	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				

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

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

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

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

	The Bank of Russia payment system ¹						Credit institutions payment systems ²					
	total			of which			total			of which		
	number of payments, thousands of units	value of payments, billions of rubles	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	value of payments, billions of rubles
2014	1,370,560.0	1,205,179.7	1,192,762.5	775.4	12,417.2	232,844.6	2,580,756.8	219,310.9	430,361.2	13,533.7		
2014												
Q1	293,153.1	270,735.9	268,057.5	179.2	2,678.4	51,797.1	574,642.0	48,848.7	106,678.2	2,948.4		
Q2	333,719.7	272,202.4	269,824.7	185.7	2,377.7	53,748.6	628,835.6	50,618.8	109,903.5	3,129.8		
Q3	352,657.0	304,094.9	301,406.5	195.5	2,688.4	57,023.3	664,903.8	53,785.4	107,631.1	3,237.9		
Q4	391,030.2	358,146.5	353,473.8	215.0	4,672.7	70,275.6	712,375.4	66,058.0	106,148.4	4,217.6		
2015												
Q1	298,740.8	301,945.9	298,298.6	114.3	3,647.3	57,847.7	648,847.8	54,836.9	91,559.1	3,010.8		
Q2	345,160.5	305,338.5	298,614.1	172.0	6,724.4	61,420.7	656,559.4	58,158.7	93,137.8	3,262.0		
Q3	360,755.4	355,375.0	342,503.5	175.5	12,871.5	62,777.0	670,915.6	59,519.1	90,292.3	3,257.9		

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

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

Table 5.3

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

(units)

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

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	5		6	intraregional electronic settlements	interregional electronic settlements	BESP system
2013										
31.12	439	85	85	85	84	931	931	931	8	920
2014										
31.03	439	85	85	85	84	907	907	907	907	895
30.06	441	86	86	86	86	890	890	890	890	884
30.09	440	86	86	86	86	867	867	867	867	861
31.12	365	86	86	86	86	843	843	843	843	835
2015										
31.03	362	86	86	86	86	834	834	834	834	823
30.06	361	82	82	82	82	803	803	803	803	797
30.09	360	82	82	82	82	771	771	751	751	766

Table 5.4 (end)
(units)

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

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

Table 5.5

Selected Indicators On Bank Card Transactions¹

		Individuals					
		the number of bank cards ² , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	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	
2014							
Q1	218,573	112,823	7,334,126	5,020,782	1,520,582	792,762	
Q2	219,290	115,429	8,203,431	5,608,495	1,639,509	955,427	
Q3	223,590	117,875	8,786,270	5,834,962	1,824,037	1,127,270	
Q4	226,967	122,235	10,326,118	6,733,844	2,152,578	1,439,696	
2015							
Q1	229,046	118,147	8,268,046	5,101,933	1,927,325	1,238,788	
Q2	232,873	129,307	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 ² , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	of which payments for goods (works, services), millions of rubles	other transactions, millions of rubles
1		8	9	10	11	12	13
	2014	699	–	1,480,764	878,178	602,150	436
	2014						
	Q1	623	299	262,612	154,321	108,189	102
	Q2	654	315	321,823	181,188	140,559	76
	Q3	655	310	374,305	229,292	144,887	126
	Q4	699	339	522,023	313,377	208,514	132
	2015						
	Q1	754	341	397,566	247,981	149,395	189
	Q2	812	411	378,249	253,356	124,602	291
	Q3	872	434	494,875	314,437	180,318	121

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

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

Table 5.6

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

	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 ¹		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

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

Table 5.7

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

	Intraregional electronic settlements		Interregional electronic settlements		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	13
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.)

(millions of US dollars)

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

Table 6.1.2 (cont.)

(millions of US dollars)

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

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

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

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

	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	616	584	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	0	19	0		
Perm Territory	212	447	235	47	118	71	113	152	168	216	48		
Kirov Region	1	1	0	2	2	0	8	25	0	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	2	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	91	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)

	30.11.2015			
	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
1	2	3	4	5
THE RUSSIAN FEDERATION	740	1,431	177	1,254
CENTRAL FEDERAL DISTRICT	441	296	60	236
Belgorod Region	3	7	1	6
Bryansk Region	–	5	–	5
Vladimir Region	2	10	–	10
Voronezh Region	1	24	–	24
Ivanovo Region	6	8	–	8
Kaluga Region	4	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	10	1	9
Tula Region	3	12	–	12
Yaroslavl Region	5	19	1	18
Moscow	389	116	20	96
NORTH-WESTERN FEDERAL DISTRICT	60	216	5	211
Republic of Karelia	1	10	1	9
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	7	–	7
Kaliningrad Region	1	19	–	19
Leningrad Region	3	8	–	8
Murmansk Region	3	11	–	11
Novgorod Region	2	8	–	8
Pskov Region	2	7	–	7
Saint Petersburg	39	122	2	120
SOUTHERN FEDERAL DISTRICT	37	167	13	154
Republic of Adygeya (Adygeya)	4	5	1	4
Republic of Kalmykia	–	2	–	2
Krasnodar Territory	13	54	1	53
Astrakhan Region	3	9	–	9
Volgograd Region	4	24	–	24
Rostov Region	13	73	11	62
NORTH CAUCASIAN FEDERAL DISTRICT	23	76	9	67
Republic of Daghestan	8	16	8	8
Republic of Ingushetia	–	3	–	3
Kabardino-Balkar Republic	5	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	34	–	34
VOLGA FEDERAL DISTRICT	85	265	29	236
Republic of Bashkortostan	5	24	–	24
Mari El Republic	2	9	3	6
Republic of Mordovia	3	4	–	4
Republic of Tatarstan (Tatarstan)	22	39	25	14
Udmurt Republic	2	4	–	4
Chuvash Republic – Chuvashia	3	4	–	4
Perm Territory	4	32	–	32
Kirov Region	3	7	–	7
Nizhny Novgorod Region	9	56	–	56
Orenburg Region	6	11	–	11
Penza Region	1	9	–	9
Samara Region	14	39	1	38
Saratov Region	9	18	–	18
Ulyanovsk Region	2	9	–	9
URALS FEDERAL DISTRICT	32	153	45	108
Kurgan Region	2	4	–	4
Sverdlovsk Region	13	54	3	51
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	60	37	23
SIBERIAN FEDERAL DISTRICT	41	165	11	154
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	27	2	25
Irkutsk Region	6	13	–	13
Kemerovo Region	6	10	–	10
Novosibirsk Region	6	53	–	53
Omsk Region	6	19	–	19
Tomsk Region	2	16	8	8
FAR-EASTERN FEDERAL DISTRICT	17	80	5	75
Republic of Sakha (Yakutia)	2	10	–	10
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
CRIMEA FEDERAL DISTRICT	4	13	–	13
Republic of Crimea	2	9	–	9
Sevastopol	2	4	–	4

Table 6.2.2

Number of the Internal Divisions of Credit Institutions (Branches)

(units)

1	30.11.2015				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
THE RUSSIAN FEDERATION	21,901	5,868	1,816	7,613	37,198
CENTRAL FEDERAL DISTRICT	6,362	2,062	233	1,626	10,283
Belgorod Region	146	171	16	106	439
Bryansk Region	82	43	8	96	229
Vladimir Region	185	87	11	111	394
Voronezh Region	319	195	27	134	675
Ivanovo Region	169	6	7	62	244
Kaluga Region	119	27	10	90	246
Kostroma Region	101	2	4	59	166
Kursk Region	125	56	13	92	286
Lipetsk Region	150	62	16	79	307
Moscow Region	1,357	370	12	82	1,821
Orel Region	100	33	9	39	181
Ryazan Region	127	39	11	74	251
Smolensk Region	80	29	6	67	182
Tambov Region	122	100	7	62	291
Tver Region	122	48	10	77	257
Tula Region	151	44	10	124	329
Yaroslavl Region	218	1	12	108	339
Moscow	2,689	749	44	164	3,646
NORTH-WESTERN FEDERAL DISTRICT	2,118	161	280	931	3,490
Republic of Karelia	99	5	6	52	162
Republic of Komi	166	16	11	70	263
Arkhangelsk Region	183	3	17	77	280
Nenets Autonomous Area	14	–	–	1	15
Arkhangelsk Region, excluding Nenets Autonomous Area	169	3	17	76	265
Vologda Region	218	3	26	96	343
Kaliningrad Region	114	9	21	84	228
Leningrad Region	34	17	14	336	401
Murmansk Region	113	6	10	78	207
Novgorod Region	115	1	8	51	175
Pskov Region	103	8	12	38	161
Saint Petersburg	973	93	155	49	1,270
SOUTHERN FEDERAL DISTRICT	2,474	317	222	594	3,600
Republic of Adygeya (Adygeya)	75	4	6	17	102
Republic of Kalmykia	25	1	2	10	38
Krasnodar Territory	1,106	112	83	252	1,553
Astrakhan Region	141	9	13	62	225
Volgograd Region	261	142	43	152	598
Rostov Region	866	49	75	101	1,091
NORTH CAUCASIAN FEDERAL DISTRICT	738	73	108	90	1,009
Republic of Daghestan	104	5	15	9	133
Republic of Ingushetia	13	1	1	–	15
Kabardino-Balkar Republic	67	40	11	12	130
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	446	16	64	51	577
VOLGA FEDERAL DISTRICT	4,602	1,905	390	1,642	8,539
Republic of Bashkortostan	703	295	48	196	1,242
Mari El Republic	78	30	5	48	161
Republic of Mordovia	135	66	7	45	253
Republic of Tatarstan (Tatarstan)	692	417	48	190	1,347
Udmurt Republic	237	8	24	108	377
Chuvash Republic – Chuvashia	133	122	18	92	365
Perm Territory	553	22	31	187	793
Kirov Region	204	68	27	71	370
Nizhny Novgorod Region	533	251	41	112	937
Orenburg Region	268	211	39	121	639
Penza Region	159	136	14	77	386
Samara Region	449	90	52	184	775
Saratov Region	275	163	25	148	611
Ulyanovsk Region	183	26	11	63	283
URALS FEDERAL DISTRICT	2,011	458	230	634	3,333
Kurgan Region	82	156	15	60	313
Sverdlovsk Region	803	147	59	96	1,105
Tyumen Region	672	52	72	279	1,075
Khanty-Mansi Autonomous Area – Yugra	334	45	30	123	532
Yamal-Nenets Autonomous Area	126	2	4	49	181
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	212	5	38	107	362
Chelyabinsk Region	454	103	84	199	840
SIBERIAN FEDERAL DISTRICT	2,526	703	241	1,220	4,690
Altai Republic	33	3	3	7	46
Republic of Buryatia	141	2	9	91	243
Republic of Tuva	39	–	2	8	49
Republic of Khakassia	67	21	5	49	142
Altai Territory	260	344	22	137	763
Trans-Baikal Territory	145	–	7	88	240
Krasnoyarsk Territory	412	79	27	207	725
Irkutsk Region	276	44	35	210	565
Kemerovo Region	275	71	33	175	554
Novosibirsk Region	440	104	59	55	658
Omsk Region	307	31	24	120	482
Tomsk Region	131	4	15	73	223
FAR-EASTERN FEDERAL DISTRICT	947	98	91	537	1,673
Republic of Sakha (Yakutia)	173	26	8	100	307
Kamchatka Territory	62	4	4	36	106
Primorye Territory	287,0	16,0	37,0	148,0	488
Khabarovsk Territory	209,0	16,0	24,0	67,0	316
Amur Region	106,0	17,0	9,0	76,0	208
Magadan Region	24,0	7,0	3,0	20,0	54
Sakhalin Region	67,0	11,0	4,0	47,0	129
Jewish Autonomous Region	19,0	1,0	2,0	23,0	45
Chukotka Autonomous Area	–	–	–	20,0	20
CRIMEA FEDERAL DISTRICT	123	91	21	339	574
Republic of Crimea	114	63	13	243	433
Sevastopol	9	28	8	96	141

Table 6.2.3

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions operating in the Russian Federation, total	Licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
THE RUSSIAN FEDERATION				
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)
CENTRAL FEDERAL DISTRICT				
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)
Moscow and Moscow Region				
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)
NORTH-WEST FEDERAL DISTRICT				
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)
SOUTHERN FEDERAL DISTRICT				
31.03.2015	9	4	5	9
30.06.2015	7	2	5	7
30.09.2015	7	2	5	7
NORTH CAUCASIAN FEDERAL DISTRICT				
31.03.2015	1	–	1	1
30.06.2015	1	–	1	1
30.09.2015	1	–	1	1
VOLGA FEDERAL DISTRICT				
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)
URALS FEDERAL DISTRICT				
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)
SIBERIAN FEDERAL DISTRICT				
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)
FAR-EASTERN FEDERAL DISTRICT				
31.03.2015	6	6	–	6
30.06.2015	6	6	–	6
30.09.2015	6	6	–	6
CRIMEA FEDERAL DISTRICT				
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)

	30.11.2015												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	14	12	35	28	89	173	107	99	154	29	740		
CENTRAL FEDERAL DISTRICT	3	6	19	20	44	92	56	64	113	24	441		
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	-	1	-	-	4		
Kostroma Region	-	-	-	-	1	1	2	-	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	2	5	17	14	35	78	47	59	108	24	389		
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
SOUTHERN FEDERAL DISTRICT	-	-	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
NORTH CAUCASIAN FEDERAL DISTRICT	1	1	-	1	-	4	12	3	2	-	-	23
Republic of Dagestan	1	1	-	1	-	1	4	1	-	-	-	8
Republic of Ingushetia	-	-	-	-	-	-	-	-	-	-	-	-
Kabardino-Balkar Republic	-	-	-	-	-	2	3	-	-	-	-	5
Karachay-Cherkess Republic	-	-	-	-	-	-	1	1	2	-	-	4
Republic of North Ossetia – Alania	-	-	-	-	-	-	1	1	-	-	-	2
Chechen Republic	-	-	-	-	-	-	-	-	-	-	-	-
Stavropol Territory	-	-	-	-	-	1	3	-	-	-	-	4
VOLGA FEDERAL DISTRICT	4	4	1	2	2	9	17	18	11	17	4	85
Republic of Bashkortostan	1	-	-	-	-	-	1	1	2	-	-	5
Mari El Republic	-	-	-	2	-	-	-	-	-	-	-	2
Republic of Mordovia	-	-	-	-	-	-	-	1	2	-	-	3
Republic of Tatarstan (Tatarstan)	-	-	1	-	-	2	4	2	3	7	3	22
Udmurt Republic	-	-	-	-	-	-	-	2	-	-	-	2
Chuvash Republic – Chuvashia	-	-	-	-	-	1	1	1	-	-	-	3
Perm Territory	1	-	-	-	-	-	2	-	-	1	-	4
Kirov Region	-	-	-	-	1	-	-	-	1	1	-	3
Nizhni Novgorod Region	-	-	-	-	-	2	1	5	-	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	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		2	-	2	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	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	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	-	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	1	-	1	4
Republic of Crimea		-	-	-	-	-	1	-	-	-	1	2
Sevastopol		-	-	-	-	-	-	1	1	-	-	2

Table 6.2.5

Concentration of Assets of Credit Institutions

	Number of credit institutions, units	Assets, millions of rubles	Number of credit institutions covering 80% of assets, units
THE RUSSIAN FEDERATION			
31.07.2015	783	74,841,315.0	30
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
CENTRAL FEDERAL DISTRICT			
31.07.2015	469	68,659,379.5	18
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
Moscow and Moscow Region			
31.07.2015	424	68,088,487.9	17
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
NORTH-WEST FEDERAL DISTRICT			
31.07.2015	61	1,910,148.7	8
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
SOUTHERN FEDERAL DISTRICT			
31.07.2015	41	330,361.4	10
31.08.2015	40	340,358.1	11
30.09.2015	39	333,565.7	11
31.10.2015	39	334,945.9	11
NORTH CAUCASIAN FEDERAL DISTRICT			
31.07.2015	25	42,204.9	9
31.08.2015	23	43,786.8	8
30.09.2015	23	43,306.9	8
31.10.2015	23	43,250.1	8
VOLGA FEDERAL DISTRICT			
31.07.2015	90	1,738,312.8	23
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
URALS FEDERAL DISTRICT			
31.07.2015	32	1,265,714.6	6
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
SIBERIA FEDERAL DISTRICT			
31.07.2015	42	259,309.7	15
31.08.2015	42	267,857.0	15
30.09.2015	41	262,620.3	14
31.10.2015	41	269,510.8	14
FAR-EASTERN FEDERAL DISTRICT			
31.07.2015	20	569,814.8	4
31.08.2015	19	570,538.7	4
30.09.2015	18	569,010.4	4
31.10.2015	17	563,288.6	4
CRIMEA FEDERAL DISTRICT			
31.07.2015	3	66,068.5	1
31.08.2015	3	69,106.9	1
30.09.2015	3	70,217.2	1
31.10.2015	4	78,547.1	1

Table 6.2.6

**Credit Institutions Using the Right to Average the Required Reserves
within Averaging Period from December 10, 2015 to January 10, 2016
Grouped by Registered Authorized Capital**

(units)

	Less than 3 millions of rubles	From 3 millions to 10 millions of rubles	From 10 millions to 30 millions of rubles	From 30 millions to 60 millions of rubles	From 60 millions to 150 millions of rubles	From 150 millions to 300 millions of rubles	From 300 millions to 500 millions of rubles	From 500 millions to 1 billion of rubles	From 1 billion to 10 billions of rubles	10 billions of rubles and more	Total
1	2	3	4	5	6	7	8	9	10	11	12
THE RUSSIAN FEDERATION	10	7	17	19	65	132	85	90	141	29	595
CENTRAL FEDERAL DISTRICT	-	2	5	13	22	60	39	56	102	24	323
Belgorod Region	-	-	-	-	-	-	2	1	-	-	3
Bryansk Region	-	-	-	-	-	-	-	-	-	-	-
Vladimir Region	-	-	-	-	-	2	-	-	-	-	2
Voronezh Region	-	-	-	-	-	1	-	-	-	-	1
Ivanovo Region	-	-	-	-	-	1	-	-	-	-	1
Kaluga Region	-	-	-	1	-	1	-	1	-	-	3
Kostroma Region	-	-	-	-	1	1	1	-	2	-	5
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	-	2	4	8	17	50	33	52	99	24	289
NORTH-WESTERN FEDERAL DISTRICT	2	2	4	2	10	6	7	9	7	-	49
Republic of Karelia	-	-	-	-	1	-	-	-	-	-	1
Republic of Komi	-	-	-	-	1	-	-	-	-	-	1
Arkhangelsk Region	-	-	-	-	-	-	-	-	-	-	-
Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-
Arkhangelsk Region, excluding Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-
Vologda Region	-	-	1	-	1	-	2	2	1	-	7
Kaliningrad Region	-	-	-	-	-	-	-	-	1	-	1
Leningrad Region	-	-	1	-	-	1	1	1	-	-	4
Murmansk Region	1	-	-	-	-	1	-	1	-	-	3
Novgorod Region	-	1	-	-	-	1	-	-	-	-	2

Table 6.2.6 (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

	31.10.2015						
	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	193,126.9	605,936.4	71.4	412,809.5	28.6	98,048.0	
CENTRAL FEDERAL DISTRICT	193,818.0	557,750.9	72.4	363,932.9	27.6	89,365.1	
Belgorod Region	141.0	141.0	100.0	0.0	0.0	28.5	
Bryansk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Vladimir Region	2.5	13.3	50.0	10.8	50.0	3.8	
Voronezh Region	134.5	134.5	100.0	0.0	0.0	7.4	
Ivanovo Region	-26.4	81.0	60.0	107.3	40.0	10.0	
Kaluga Region	-1,613.7	18.4	25.0	1,632.1	75.0	17.9	
Kostroma Region	12,686.3	13,496.4	66.7	810.0	33.3	1,589.6	
Kursk Region	260.4	260.4	100.0	0.0	0.0	43.2	
Lipetsk Region	-835.1	0.0	0.0	835.1	100.0	2.3	
Moscow Region	846.9	896.8	80.0	49.9	20.0	108.6	
Orel Region	5.9	5.9	100.0	0.0	0.0	1.5	
Ryazan Region	169.9	221.0	75.0	51.1	25.0	55.8	
Smolensk Region	-22.0	0.0	0.0	22.0	100.0	19.5	
Tambov Region	18.9	18.9	100.0	0.0	0.0	4.3	
Tver Region	38.9	116.9	75.0	78.0	25.0	31.2	
Tula Region	54.1	54.1	100.0	0.0	0.0	10.8	
Yaroslavl Region	1,418.8	1,459.2	80.0	40.4	20.0	104.3	
Moscow	180,537.0	540,833.2	72.6	360,296.1	27.4	87,326.5	
NORTH-WESTERN FEDERAL DISTRICT	4,156.8	10,808.9	71.2	6,652.1	28.8	2,024.7	
Republic of Karelia	-70.2	0.0	0.0	70.2	100.0	0.0	
Republic of Komi	14.1	14.1	100.0	0.0	0.0	5.3	
Arkhangelsk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Arkhangelsk Region, excluding Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Vologda Region	-265.1	158.1	50.0	423.2	50.0	69.9	
Kaliningrad Region	388.5	388.5	100.0	0.0	0.0	16.0	

Table 6.2.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-112.0	64.6	66.7	176.6	33.3	6.8
Murmansk Region	275.6	275.6	100.0	0.0	0.0	67.0
Novgorod Region	126.7	126.7	100.0	0.0	0.0	15.6
Pskov Region	33.0	33.0	100.0	0.0	0.0	6.7
Saint Petersburg	3,766.3	9,748.4	71.1	5,982.1	28.9	1,837.4
SOUTHERN FEDERAL DISTRICT	3,092.2	4,691.2	74.4	1,598.9	25.6	1,560.7
Republic of Adygeya (Adygeya)	272.2	281.7	75.0	9.6	25.0	69.1
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	2,608.9	2,740.1	76.9	131.2	23.1	1,163.6
Astrakhan Region	-1,027.4	264.5	75.0	1,291.9	25.0	59.4
Volgograd Region	27.0	165.1	25.0	138.1	75.0	45.8
Rostov Region	1,211.5	1,239.7	85.7	28.1	14.3	222.9
NORTH CAUCASIAN FEDERAL DISTRICT	289.7	655.0	78.3	365.3	21.7	194.4
Republic of Dagestan	22.6	66.4	75.0	43.8	25.0	10.6
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	107.5	107.5	100.0	0.0	0.0	24.2
Karachay-Cherkess Republic	298.6	338.7	75.0	40.1	25.0	140.0
Republic of North Ossetia – Alania	-153.1	20.9	50.0	174.0	50.0	1.1
Chechen Republic	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	14.0	121.5	75.0	107.5	25.0	18.6
VOLGA FEDERAL DISTRICT	-19,076.7	8,946.0	75.9	28,022.7	24.1	2,249.6
Republic of Bashkortostan	-6,145.9	473.9	60.0	6,619.8	40.0	89.3
Mari El Republic	43.8	43.8	100.0	0.0	0.0	10.7
Republic of Mordovia	209.1	219.0	66.7	9.9	33.3	55.7
Republic of Tatarstan (Tatarstan)	-6,880.1	3,520.2	72.7	10,400.3	27.3	1,147.3
Udmurt Republic	177.3	177.3	100.0	0.0	0.0	28.2
Chuvash Republic – Chuvashia	29.7	29.7	100.0	0.0	0.0	9.0
Perm Territory	70.5	70.5	100.0	0.0	0.0	18.9
Kirov Region	132.6	241.9	66.7	109.3	33.3	149.2
Nizhny Novgorod Region	-353.9	1,727.2	77.8	2,081.1	22.2	321.4
Orenburg Region	143.2	214.5	71.4	71.2	28.6	54.1
Penza Region	4.7	4.7	100.0	0.0	0.0	0.8
Samara Region	-2,659.8	2,025.5	66.7	4,685.4	33.3	250.3
Saratov Region	-3,895.4	150.3	77.8	4,045.6	22.2	109.9
Ulyanovsk Region	47.4	47.4	100.0	0.0	0.0	4.8

Table 6.2.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	14,320.9	16,281.9	62.5	1,961.0	37.5	1,094.3
Kurgan Region	17.1	18.8	50.0	1.8	50.0	2.8
Sverdlovsk Region	2,156.7	3,872.0	53.8	1,715.3	46.2	267.7
Tyumen Region	10,802.5	10,887.3	70.0	84.8	30.0	545.8
Khanty-Mansi Autonomous Area – Yugra	10,038.9	10,065.3	80.0	26.5	20.0	400.5
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	763.6	822.0	60.0	58.4	40.0	145.3
Chelyabinsk Region	1,344.7	1,503.8	71.4	159.1	28.6	278.0
SIBERIAN FEDERAL DISTRICT	4,153.9	4,580.7	66.7	426.8	33.3	927.5
Altai Republic	24.5	24.5	100.0	0.0	0.0	5.6
Republic of Buryatia	41.2	41.2	100.0	0.0	0.0	12.9
Republic of Tuva	-7.7	0.0	0.0	7.7	100.0	0.0
Republic of Khakassia	52.4	56.3	50.0	3.9	50.0	21.0
Altai Territory	303.7	341.0	80.0	37.3	20.0	29.8
Trans-Baikal Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	1,060.6	1,080.7	80.0	20.0	20.0	5.2
Irkutsk Region	44.5	130.8	66.7	86.4	33.3	15.9
Kemerovo Region	116.8	125.0	66.7	8.2	33.3	15.6
Novosibirsk Region	2,644.6	2,652.0	80.0	7.4	20.0	763.4
Omsk Region	23.6	119.8	40.0	96.2	60.0	51.4
Tomsk Region	-150.3	9.3	50.0	159.6	50.0	6.8
FAR-EASTERN FEDERAL DISTRICT	-7,534.0	2,181.1	41.2	9,715.1	58.8	574.7
Republic of Sakha (Yakutia)	-60.7	56.0	50.0	116.7	50.0	18.9
Kamchatka Territory	-369.0	260.2	66.7	629.3	33.3	27.1
Primorye Territory	1,059.2	1,771.1	60.0	711.9	40.0	428.2
Khabarovsk Territory	-143.5	0.0	0.0	143.5	100.0	0.5
Amur Region	-7,980.9	0.0	0.0	7,980.9	100.0	81.8
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	-89.0	93.8	33.3	132.7	66.7	18.3
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	-94.1	40.8	50.0	134.9	50.0	57.0
Republic of Crimea	33.7	38.8	50.0	5.1	50.0	57.0
Sevastopol	-127.7	2.0	50.0	129.7	50.0	0.0

Table 6.2.8

Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
THE RUSSIAN FEDERATION					
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)
CENTRAL FEDERAL DISTRICT					
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)
Moscow and Moscow Region					
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)
NORTH-WESTERN FEDERAL DISTRICT					
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)
SOUTHERN FEDERAL DISTRICT					
31.03.2015	3	1	1	3	1
30.06.2015	2	1	1	2	1
30.09.2015	2	1	1	2	1
NORTH CAUCASIAN FEDERAL DISTRICT					
31.03.2015	–	1	–	–	–
30.06.2015	–	1	–	–	–
30.09.2015	–	1	–	–	–
VOLGA FEDERAL DISTRICT					
31.03.2015	6	6	4	4 (3)	–
30.06.2015	6	6	4	4 (3)	–
30.09.2015	4	7	3	4 (3)	–
URALS FEDERAL DISTRICT					
31.03.2015	4	1	1	1 (1)	–
30.06.2015	2	1	1	1 (1)	–
30.09.2015	4	1	–	1 (1)	–
SIBERIAN FEDERAL DISTRICT					
31.03.2015	2	2	–	3 (3)	–
30.06.2015	2	2	–	2 (2)	–
30.09.2015	3	2	–	2 (2)	–
FAR-EASTERN FEDERAL DISTRICT					
31.03.2015	1	2	2	1	–
30.06.2015	1	2	2	1	–
30.09.2015	1	2	2	1	–
CRIMEA FEDERAL DISTRICT					
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	30.06.2015			30.09.2015		
	GDA	GLA ¹	CA ¹	GDA	GLA ¹	CA ¹
2	3	4	5	6	7	
THE RUSSIAN FEDERATION	547	566	1,082	537	545	1,062
CENTRAL FEDERAL DISTRICT	305	322	527	301	310	512
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	4	7
Kaluga Region	2	2	5	2	2	5
Kostroma Region	4	5	8	4	6	9
Kursk Region	–	1	4	–	1	4
Lipetsk Region	1	1	4	1	1	4
Orel Region	–	1	5	–	1	4
Ryazan Region	4	4	6	4	4	6
Smolensk Region	–	2	5	–	1	4
Tambov Region	–	1	3	–	1	3
Tver Region	3	2	5	3	2	5
Tula Region	3	3	6	2	1	4
Yaroslavl Region	3	3	6	3	3	7
Moscow and Moscow Region	277	289	446	274	279	433
NORTH-WESTERN FEDERAL DISTRICT	35	33	81	36	33	81
Republic of Karelia	–	1	4	–	1	4
Republic of Komi	1	1	4	1	1	4
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	3	3	3
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	17	18	45	18	18	45
SOUTHERN FEDERAL DISTRICT	37	36	71	35	35	70
Republic of Adygeya (Adygeya)	4	4	5	4	4	5
Republic of Kalmykia	1	1	2	–	1	2
Krasnodar Territory	14	14	24	13	13	24
Astrakhan Region	4	3	6	4	3	5
Volgograd Region	4	3	9	4	3	9
Rostov Region	10	11	25	10	11	25
NORTH CAUCASIAN FEDERAL DISTRICT	11	11	25	10	11	25
Republic of Daghestan	2	–	–	2	–	–
Republic of Ingushetia	–	–	–	–	–	–
Kabardino-Balkar Republic	1	4	6	1	4	6
Karachay-Cherkess Republic	3	3	5	3	3	5
Republic of North Ossetia – Alania	–	2	4	–	2	4
Chechen Republic	–	–	–	–	–	–
Stavropol Territory	5	2	10	4	2	10

Table 6.2.9 (end)

(units)

1	2	3	4	5	6	7
VOLGA FEDERAL DISTRICT	81	79	156	80	77	155
Republic of Bashkortostan	5	6	19	5	5	19
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	4	4	7	3	3	6
Perm Territory	4	4	11	4	4	11
Kirov Region	3	3	6	3	3	6
Nizhny Novgorod Region	9	9	22	9	9	21
Orenburg Region	6	4	7	6	4	7
Penza Region	1	1	5	1	1	5
Samara Region	12	13	24	12	13	25
Saratov Region	9	8	13	9	8	13
Ulyanovsk Region	1	2	6	1	2	6
URALS FEDERAL DISTRICT	26	28	60	26	28	60
Kurgan Region	1	2	4	1	2	4
Sverdlovsk Region	10	13	29	10	13	30
Tyumen Region	8	6	16	8	6	15
Khanty-Mansi Autonomous Area – Yugra	4	3	4	4	3	4
Yamal-Nenets Autonomous Area	–	–	–	–	–	–
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	4	3	12	4	3	12
Chelyabinsk Region	7	7	11	7	7	11
SIBERIAN FEDERAL DISTRICT	30	37	104	30	35	105
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	5	7	3	4	6
Trans-Baikal Territory	–	–	3	–	–	3
Krasnoyarsk Territory	4	3	12	4	3	12
Irkutsk Region	3	6	16	3	6	16
Kemerovo Region	6	5	10	6	5	10
Novosibirsk Region	5	6	25	5	5	27
Omsk Region	2	5	11	2	5	11
Tomsk Region	2	2	6	2	2	6
FAR-EASTERN FEDERAL DISTRICT	19	20	58	16	16	54
Republic of Sakha (Yakutia)	4	4	9	2	2	7
Kamchatka Territory	3	3	5	3	3	5
Primorye Territory	6	6	14	5	5	13
Khabarovsk Territory	2	2	15	2	2	15
Amur Region	2	2	4	2	2	4
Magadan Region	–	–	2	–	–	2
Sakhalin Region	2	3	7	2	2	6
Jewish Autonomous Region	–	–	1	–	–	1
Chukotka Autonomous Area	–	–	1	–	–	1
CRIMEA FEDERAL DISTRICT	3	–	–	3	–	–
Republic of Crimea	2	–	–	2	–	–
Sevastopol	1	–	–	1	–	–

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

Table 6.2.10

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

	Q3, 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 registered issues (additional issues) of bonds, millions of rubles
1	2	3	4	5	6	7	7
THE RUSSIAN FEDERATION	796	323,494.97	772	235,468.04	24	88,026.93	88,026.93
CENTRAL FEDERAL DISTRICT	347	193,360.67	325	110,533.78	22	82,826.89	82,826.89
Belgorod Region	2	0.17	2	0.17	–	–	–
Bryansk Region	3	84.31	3	84.31	–	–	–
Vladimir Region	–	–	–	–	–	–	–
Voronezh Region	7	8,950.40	7	8,950.40	–	–	–
Ivanovo Region	6	199.64	6	199.64	–	–	–
Kaluga Region	4	1,322.32	4	1,322.32	–	–	–
Kostroma Region	1	40.76	1	40.76	–	–	–
Kursk Region	2	3.35	2	3.35	–	–	–
Lipetsk Region	2	5.22	2	5.22	–	–	–
Moscow Region	45	11,685.57	44	1,685.57	1	10,000.00	10,000.00
Orel Region	–	–	–	–	–	–	–
Ryazan Region	4	117.78	4	117.78	–	–	–
Smolensk Region	4	290.04	4	290.04	–	–	–
Tambov Region	6	730.23	6	730.23	–	–	–
Tver Region	5	995.29	5	995.29	–	–	–
Tula Region	11	890.98	11	890.98	–	–	–
Yaroslavl Region	6	575.82	6	575.82	–	–	–
Moscow	239	167,468.79	218	94,641.90	21	72,826.89	72,826.89
NORTH-WESTERN FEDERAL DISTRICT	99	30,850.96	97	25,650.92	2	5,200.04	5,200.04
Republic of Karelia	2	46.51	2	46.51	–	–	–
Republic of Komi	3	206.11	3	206.11	–	–	–
Arkhangelsk Region	3	38.57	3	38.57	–	–	–
Nenets Autonomous Area	–	–	–	–	–	–	–
Arkhangelsk Region, excluding Nenets Autonomous Area	3	38.57	3	38.57	–	–	–
Vologda Region	4	304.31	4	304.31	–	–	–
Kaliningrad Region	5	61.92	5	61.92	–	–	–

Table 6.2.10 (cont.)

1	2	3	4	5	6	7
Leningrad Region	8	216.96	8	216.96	-	-
Murmansk Region	4	381.59	4	381.59	-	-
Novgorod Region	1	74.85	1	74.85	-	-
Pskov Region	2	1.45	2	1.45	-	-
Saint Petersburg	67	29,518.69	65	24,318.65	2	5,200.04
SOUTHERN FEDERAL DISTRICT	36	4,743.75	36	4,743.75	-	-
Republic of Adygeya (Adygeya)	3	145.16	3	145.16	-	-
Republic of Kalmykia	-	-	-	-	-	-
Krasnodar Territory	12	1,875.27	12	1,875.27	-	-
Astrakhan Region	1	142.52	1	142.52	-	-
Volgograd Region	4	126.36	4	126.36	-	-
Rostov Region	16	2,454.44	16	2,454.44	-	-
NORTH CAUCASIAN FEDERAL DISTRICT	8	1,195.99	8	1,195.99	-	-
Republic of Dagestan	1	747.07	1	747.07	-	-
Republic of Ingushetia	-	-	-	-	-	-
Kabardino-Balkar Republic	-	-	-	-	-	-
Karachay-Cherkess Republic	-	-	-	-	-	-
Republic of North Ossetia – Alania	4	129.73	4	129.73	-	-
Chechen Republic	1	319.09	1	319.09	-	-
Stavropol Territory	2	0.10	2	0.10	-	-
VOLGA FEDERAL DISTRICT	118	36,934.67	118	36,934.67	-	-
Republic of Bashkortostan	16	9,949.50	16	9,949.50	-	-
Mari El Republic	4	118.43	4	118.43	-	-
Republic of Mordovia	4	900.24	4	900.24	-	-
Republic of Tatarstan (Tatarstan)	22	8,351.05	22	8,351.05	-	-
Udmurt Republic	5	2,374.77	5	2,374.77	-	-
Chuvash Republic – Chuvashia	2	24.01	2	24.01	-	-
Perm Territory	9	7,022.38	9	7,022.38	-	-
Kirov Region	1	1.00	1	1.00	-	-
Nizhny Novgorod Region	13	88.26	13	88.26	-	-
Orenburg Region	2	9.60	2	9.60	-	-
Penza Region	5	185.98	5	185.98	-	-
Samara Region	16	2,440.39	16	2,440.39	-	-
Saratov Region	15	5,356.67	15	5,356.67	-	-
Ulyanovsk Region	4	112.39	4	112.39	-	-

Table 6.2.10 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	44	9,159.92	44	9,159.92	-	-
Kurgan Region	4	91.27	4	91.27	-	-
Sverdlovsk Region	16	3,045.84	16	3,045.84	-	-
Tyumen Region	19	5,935.29	19	5,935.29	-	-
Khanty-Mansi Autonomous Area – Yugra	11	5,542.00	11	5,542.00	-	-
Yamal-Nenets Autonomous Area	2	159.71	2	159.71	-	-
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	6	233.58	6	233.58	-	-
Chelyabinsk Region	5	87.52	5	87.52	-	-
SIBERIAN FEDERAL DISTRICT	67	13,303.82	67	13,303.82	-	-
Altai Republic	-	-	-	-	-	-
Republic of Buryatia	-	-	-	-	-	-
Republic of Tuva	1	0.10	1	0.10	-	-
Republic of Khakassia	1	10,077.59	1	10,077.59	-	-
Altai Territory	5	9.41	5	9.41	-	-
Trans-Baikal Territory	2	337.02	2	337.02	-	-
Krasnoyarsk Territory	12	1,194.05	12	1,194.05	-	-
Irkutsk Region	7	5.82	7	5.82	-	-
Kemerovo Region	6	5.05	6	5.05	-	-
Novosibirsk Region	22	1,349.11	22	1,349.11	-	-
Omsk Region	5	265.27	5	265.27	-	-
Tomsk Region	6	60.40	6	60.40	-	-
FAR-EASTERN FEDERAL DISTRICT	46	33,510.74	46	33,510.74	-	-
Republic of Sakha (Yakutia)	6	475.70	6	475.70	-	-
Kamchatka Territory	4	5,000.30	4	5,000.30	-	-
Primorye Territory	16	2,772.11	16	2,772.11	-	-
Khabarovsk Territory	9	333.71	9	333.71	-	-
Amur Region	1	23,781.70	1	23,781.70	-	-
Magadan Region	-	-	-	-	-	-
Sakhalin Region	9	1,082.68	9	1,082.68	-	-
Jewish Autonomous Region	1	64.54	1	64.54	-	-
Chukotka Autonomous Area	-	-	-	-	-	-
CRIMEA FEDERAL DISTRICT	31	434.45	31	434.45	-	-
Republic of Crimea	28	409.94	28	409.94	-	-
Sevastopol	3	24.51	3	24.51	-	-

6.3. Borrowings

Table 6.3.1

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

(millions of rubles)

1	30.11.2015												
	customer funds, total		of which								individual deposits		
	in rubles	in foreign currency and precious metals	funds of organizations				deposits of legal entities		in rubles		in foreign currency		
			public organizations		non-public organizations		in rubles	in foreign currency	in rubles	in foreign currency			
4	5	6	7	8	9	10					11		
	2	3											
THE RUSSIAN FEDERATION	30,825,888	18,563,184	563,478	125,899	5,360,938	2,573,578	7,394,592	5,620,337	15,338,196	6,242,012			
CENTRAL FEDERAL DISTRICT	18,091,260	15,053,874	364,741	115,810	3,578,832	2,068,094	5,708,665	4,858,572	6,664,280	4,195,497			
Belgorod Region	166,950	80,916	1,401	23	19,882	2,533	13,875	32,995	128,046	41,478			
Bryansk Region	85,744	33,431	1,252	0	6,874	942	3,445	22,770	72,829	9,620			
Vladimir Region	149,018	26,813	1,309	55	15,389	1,562	8,190	2,391	121,485	21,282			
Voronezh Region	293,777	58,344	3,259	9	36,893	3,350	25,212	13,524	220,641	40,080			
Ivanovo Region	89,898	20,855	383	0	7,851	1,047	4,030	908	76,012	18,502			
Kaluga Region	151,130	21,893	1,801	23	16,727	2,286	14,689	4,356	93,189	14,628			
Kostroma Region	110,194	7,869	610	0	4,038	630	6,351	1,444	47,937	5,237			
Kursk Region	96,107	22,691	941	459	8,561	1,427	10,952	10,599	72,199	9,096			
Lipetsk Region	123,376	31,570	1,187	1	11,134	4,136	18,345	14,837	91,087	11,596			
Moscow Region	1,133,160	401,437	11,404	1,023	131,028	158,497	80,400	39,676	894,488	199,152			
Orel Region	68,352	6,851	807	0	6,088	369	5,459	906	54,321	5,411			
Ryazan Region	117,044	18,316	1,278	0	13,670	876	6,368	4,600	93,715	11,978			
Smolensk Region	82,961	16,302	1,381	31	11,403	1,404	4,487	1,954	64,420	10,786			
Tambov Region	81,804	10,482	1,081	17	8,301	841	4,115	1,535	62,626	5,988			
Tver Region	122,439	20,997	398	0	13,153	1,111	6,687	2,551	100,574	14,934			
Tula Region	158,657	32,902	1,513	62	16,866	8,394	15,537	4,595	122,647	18,473			
Yaroslavl Region	163,124	38,312	3,119	11	15,321	2,789	11,484	4,129	130,855	30,864			
Moscow	14,897,525	14,203,893	331,618	114,096	3,235,652	1,875,901	5,469,040	4,694,801	4,217,208	3,726,389			

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	3,010,857	1,230,471	40,930	5,868	560,335	209,462	487,626	234,931	1,790,901	694,867
Republic of Karelia	59,297	8,426	524	24	4,907	1,022	2,641	334	50,343	6,959
Republic of Komi	97,634	14,029	164	0	5,407	797	3,622	924	86,712	11,850
Arkhangelsk Region	171,744	21,656	1,100	10	46,396	2,053	5,083	5,934	114,315	13,154
Nenets Autonomous Area	7,664	977	194	0	783	705	739	0	5,797	272
Arkhangelsk Region, excluding Nenets Autonomous Area	164,080	20,679	906	10	45,613	1,348	4,344	5,934	108,518	12,881
Vologda Region	118,558	45,184	1,187	0	10,253	1,682	6,242	19,743	96,439	22,891
Kaliningrad Region	124,488	55,328	1,000	1,069	18,658	7,701	6,302	4,614	95,976	39,428
Leningrad Region	134,343	33,120	2,301	7	11,057	8,478	6,147	9,093	113,117	13,198
Murmansk Region	128,977	26,358	946	72	11,329	5,745	4,980	2,282	110,205	17,534
Novgorod Region	54,071	9,517	604	0	6,482	1,733	3,434	964	42,769	6,627
Pskov Region	52,319	7,594	354	0	5,036	908	7,057	1,156	39,140	5,328
Saint Petersburg	2,069,427	1,009,259	32,749	4,685	440,812	179,343	442,116	189,889	1,041,885	557,898
SOUTHERN FEDERAL DISTRICT	1,335,362	271,780	23,076	670	146,195	44,330	91,313	25,377	1,034,163	194,915
Republic of Adygeya (Adygeya)	18,699	1,213	88	0	1,227	59	657	33	16,071	1,121
Republic of Kalmykia	7,692	680	99	0	428	7	210	0	6,677	669
Krasnodar Territory	605,235	125,022	9,879	223	65,700	14,077	51,418	14,508	459,489	95,781
Astrakhan Region	69,699	10,737	1,667	30	5,659	1,778	2,491	589	58,193	8,285
Volgograd Region	211,003	38,162	3,345	262	22,754	4,082	11,184	1,298	169,628	30,850
Rostov Region	423,033	95,966	7,998	154	50,427	24,326	25,352	8,950	324,106	58,208
NORTH CAUCASIAN FEDERAL DISTRICT	376,129	57,284	8,422	9	48,724	5,234	22,867	10,021	284,924	36,726
Republic of Dagestan	54,774	4,520	484	0	6,876	1,436	1,136	0	44,999	2,735
Republic of Ingushetia	4,905	424	63	0	1,335	71	188	0	3,247	352
Kabardino-Balkar Republic	30,503	4,858	284	0	3,730	198	1,359	193	24,376	3,076
Karachay-Cherkess Republic	13,998	977	270	0	1,865	44	545	2	10,993	847
Republic of North Ossetia – Alania	32,715	2,476	444	1	2,570	116	1,551	10	27,483	2,208
Chechen Republic	21,742	3,159	637	0	7,283	456	5,567	1,905	7,923	413
Stavropol Territory	217,491	40,870	6,241	8	25,064	2,913	12,521	7,911	165,902	27,096

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	3,385,582	781,416	49,842	642	445,863	123,372	449,167	136,239	2,336,033	463,127
Republic of Bashkortostan	390,044	63,995	4,782	100	35,820	8,360	86,497	5,300	243,373	44,058
Mari El Republic	50,932	5,029	508	8	6,534	362	3,463	980	35,851	3,636
Republic of Mordovia	58,268	5,839	1,072	12	5,064	528	5,411	394	45,625	4,040
Republic of Tatarstan (Tatarstan)	710,002	181,521	13,775	116	112,185	18,936	174,481	48,627	383,679	83,457
Udmurt Republic	139,761	21,293	832	2	23,901	4,633	17,946	1,022	94,749	13,051
Chuvash Republic – Chuvashia	95,415	14,076	523	0	8,428	941	6,556	1,379	78,368	10,662
Perm Territory	291,877	113,638	2,195	17	41,068	17,133	23,821	42,187	218,530	53,582
Kirov Region	102,827	11,853	1,274	0	10,321	1,238	5,905	2,197	82,355	8,337
Nizhny Novgorod Region	446,771	89,981	11,789	345	74,612	10,191	30,444	8,508	320,319	59,780
Orenburg Region	159,404	23,497	2,828	0	15,248	2,777	17,692	1,511	120,464	18,635
Penza Region	104,818	10,345	2,382	0	10,456	778	5,137	443	84,516	8,144
Samara Region	503,761	188,653	3,034	12	60,785	51,203	55,390	18,881	364,538	115,434
Saratov Region	221,604	39,770	2,620	25	25,755	4,698	10,518	4,675	179,137	30,251
Ulyanovsk Region	110,098	11,927	2,228	5	15,683	1,591	5,905	134	84,529	10,059
URALS FEDERAL DISTRICT	1,800,100	482,505	18,857	870	239,590	48,776	309,054	80,590	1,193,868	333,930
Kurgan Region	45,140	3,887	875	2	3,580	168	1,898	162	37,473	3,536
Sverdlovsk Region	642,598	144,844	10,099	263	104,533	23,603	53,437	17,663	458,283	101,272
Tyumen Region	748,922	229,846	3,066	24	87,593	14,800	212,293	28,838	433,529	175,736
Khanty-Mansi Autonomous Area – Yugra	397,164	160,719	773	3	36,797	5,955	139,162	6,927	213,109	137,567
Yamal-Nenets Autonomous Area	106,846	7,917	536	0	22,568	544	9,618	67	72,336	7,301
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	244,911	61,209	1,757	21	28,227	8,300	63,514	21,843	148,084	30,867
Chelyabinsk Region	363,440	103,928	4,817	581	43,884	10,206	41,427	33,927	264,582	53,386
SIBERIAN FEDERAL DISTRICT	1,750,964	398,642	33,070	1,800	219,432	42,222	141,801	137,847	1,314,601	207,466
Altai Republic	7,899	604	189	0	695	222	473	35	6,318	322
Republic of Buryatia	46,924	23,282	802	0	6,574	3,883	1,536	12,951	35,868	5,423
Republic of Tuva	6,907	316	156	0	568	3	168	97	5,653	215
Republic of Khakassia	29,088	1,946	550	0	2,230	42	938	0	23,958	1,849
Altai Territory	151,634	25,927	1,521	37	16,986	1,691	11,000	7,340	118,625	16,502
Trans-Baikal Territory	59,668	4,162	734	0	4,971	305	3,675	484	48,698	3,353
Krasnoyarsk Territory	291,859	42,956	12,198	954	42,916	4,628	17,437	4,177	209,790	32,133

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Irkutsk Region	241,898	108,786	2,892	35	27,464	5,598	33,041	76,875	173,155	25,284
Kemerovo Region	227,892	41,409	2,543	0	21,909	4,065	17,780	6,151	182,672	29,284
Novosibirsk Region	396,274	92,395	5,912	535	59,794	18,689	34,254	16,134	287,088	55,075
Omsk Region	171,432	29,686	2,427	0	16,617	2,372	12,801	4,452	136,054	22,051
Tomsk Region	119,490	27,173	3,145	239	18,709	725	8,698	9,149	86,722	15,974
FAR-EASTERN FEDERAL DISTRICT	1,003,341	276,089	18,963	220	107,815	30,572	180,208	136,403	672,847	106,449
Republic of Sakha (Yakutia)	113,491	9,139	2,215	51	13,140	587	21,626	3,370	72,598	5,125
Kamchatka Territory	64,345	12,460	1,643	0	9,101	3,973	3,641	611	48,390	7,870
Primorye Territory	266,590	85,965	2,412	136	38,798	13,332	17,296	28,078	202,784	43,754
Khabarovsk Territory	215,467	116,614	8,506	22	20,880	3,527	14,462	86,622	167,190	26,068
Amur Region	81,789	9,854	1,262	9	6,796	764	9,621	2,152	61,339	5,641
Magadan Region	41,661	16,038	518	2	3,620	781	7,837	11,521	28,849	3,695
Sakhalin Region	199,094	24,497	1,618	0	13,744	7,597	104,867	3,852	74,715	13,007
Jewish Autonomous Region	10,703	1,125	123	0	759	6	199	133	9,330	961
Chukotka Autonomous Area	10,200	397	667	0	977	4	659	64	7,652	329
CRIMEA FEDERAL DISTRICT	72,291	11,124	5,577	10	14,154	1,516	3,891	357	46,580	9,035
Republic of Crimea	56,920	7,373	5,098	2	10,867	1,252	3,552	281	35,727	5,683
Sevastopol	15,371	3,751	479	8	3,286	264	338	76	10,853	3,352
OUTSIDE THE RUSSIAN FEDERATION	5,048	65,965	0	0	2,560	35,289	1,950	19,232	516	7,321

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

Table 6.3.2

Budget Funds in Accounts of Credit Institutions¹

(millions of rubles)

1	30.11.2015			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
THE RUSSIAN FEDERATION	16,710.5	167.5	63,062.1	789.4
CENTRAL FEDERAL DISTRICT	15,376.9	87.7	56,855.4	776.6
Belgorod Region	3.6	0.0	0.3	2.4
Bryansk Region	11.0	0.0	9.2	0.0
Vladimir Region	21.0	3.4	0.7	5.0
Voronezh Region	11.8	0.0	10.5	6.2
Ivanovo Region	19.6	0.0	1.9	0.0
Kaluga Region	13.8	0.0	24.1	0.0
Kostroma Region	6.9	0.0	0.2	0.0
Kursk Region	8.1	0.0	0.0	0.0
Lipetsk Region	6.5	0.0	3.7	0.0
Moscow Region	77.9	0.0	389.2	0.0
Orel Region	6.1	0.0	0.0	0.0
Ryazan Region	16.5	0.0	0.0	0.0
Smolensk Region	10.5	0.0	3.2	0.0
Tambov Region	10.8	0.0	0.0	0.0
Tver Region	18.2	0.0	21.0	0.0
Tula Region	10.9	0.0	0.0	0.0
Yaroslavl Region	21.1	0.0	20.5	0.0
Moscow	15,102.5	84.3	56,370.8	763.0
NORTH-WESTERN FEDERAL DISTRICT	97.5	2.6	745.4	0.7
Republic of Karelia	2.7	0.0	1.9	0.0
Republic of Komi	16.3	0.0	24.9	0.0
Arkhangelsk Region	9.9	0.0	2.1	0.0
Nenets Autonomous Area	0.0	0.0	0.2	0.0
Arkhangelsk Region, excluding Nenets Autonomous Area	9.9	0.0	1.9	0.0
Vologda Region	2.8	0.3	18.6	0.0
Kaliningrad Region	0.6	1.6	2.3	0.0
Leningrad Region	10.6	0.0	0.0	0.0
Murmansk Region	5.3	0.0	0.0	0.0
Novgorod Region	2.5	0.0	0.0	0.7
Pskov Region	2.8	0.1	0.0	0.0
Saint Petersburg	43.9	0.6	695.6	0.0
SOUTHERN FEDERAL DISTRICT	131.6	0.0	23.4	0.5
Republic of Adygeya (Adygeya)	0.4	0.0	0.0	0.0
Republic of Kalmykia	3.7	0.0	0.0	0.0
Krasnodar Territory	39.9	0.0	22.3	0.5
Astrakhan Region	17.1	0.0	0.2	0.0
Volgograd Region	36.3	0.0	0.0	0.0
Rostov Region	34.2	0.0	0.9	0.0
NORTH CAUCASIAN FEDERAL DISTRICT	305.4	1.2	144.1	0.0
Republic of Dagestan	173.5	0.1	0.0	0.0
Republic of Ingushetia	1.6	0.0	0.0	0.0
Kabardino-Balkar Republic	1.2	0.0	0.0	0.0
Karachay-Cherkess Republic	5.1	0.0	0.0	0.0
Republic of North Ossetia – Alania	7.9	0.0	0.0	0.0
Chechen Republic	84.3	1.1	0.0	0.0
Stavropol Territory	31.7	0.0	144.1	0.0

Table 6.3.2 (end)
(millions of rubles)

1	2	3	4	5
VOLGA FEDERAL DISTRICT	294.7	0.5	4,239.7	0.0
Republic of Bashkortostan	11.9	0.0	108.1	0.0
Mari El Republic	16.2	0.0	0.4	0.0
Republic of Mordovia	3.4	0.0	209.8	0.0
Republic of Tatarstan (Tatarstan)	32.1	0.0	3,558.5	0.0
Udmurt Republic	13.9	0.0	11.1	0.0
Chuvash Republic – Chuvashia	19.2	0.0	4.9	0.0
Perm Territory	19.4	0.5	186.7	0.0
Kirov Region	21.9	0.0	25.2	0.0
Nizhny Novgorod Region	67.9	0.0	83.4	0.0
Orenburg Region	21.7	0.0	18.7	0.0
Penza Region	6.9	0.0	26.8	0.0
Samara Region	28.4	0.0	2.7	0.0
Saratov Region	20.5	0.0	0.0	0.0
Ulyanovsk Region	11.2	0.0	3.5	0.0
URALS FEDERAL DISTRICT	93.1	69.5	581.9	0.1
Kurgan Region	7.1	0.5	0.0	0.0
Sverdlovsk Region	29.9	3.2	118.5	0.0
Tyumen Region	31.3	65.8	428.2	0.1
Khanty-Mansi Autonomous Area – Yugra	13.1	0.0	176.4	0.0
Yamal-Nenets Autonomous Area	2.7	0.0	225.9	0.1
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	15.4	65.8	25.9	0.0
Chelyabinsk Region	24.8	0.0	35.3	0.0
SIBERIAN FEDERAL DISTRICT	247.4	2.1	99.4	0.0
Altai Republic	2.2	0.0	0.0	0.0
Republic of Buryatia	4.6	0.1	0.0	0.0
Republic of Tuva	6.3	0.0	0.1	0.0
Republic of Khakassia	5.6	0.0	0.1	0.0
Altai Territory	36.1	0.0	0.3	0.0
Trans-Baikal Territory	55.4	0.1	0.0	0.0
Krasnoyarsk Territory	26.8	0.1	0.1	0.0
Irkutsk Region	35.4	1.8	8.4	0.0
Kemerovo Region	19.2	0.0	0.0	0.0
Novosibirsk Region	30.5	0.1	88.4	0.0
Omsk Region	16.8	0.0	0.7	0.0
Tomsk Region	8.6	0.0	1.3	0.0
FAR-EASTERN FEDERAL DISTRICT	154.7	3.9	232.4	11.4
Republic of Sakha (Yakutia)	62.9	0.2	90.0	0.0
Kamchatka Territory	14.6	0.9	0.0	0.0
Primorye Territory	25.6	2.4	21.6	0.0
Khabarovsk Territory	5.0	0.0	1.3	0.0
Amur Region	18.2	0.0	9.4	0.0
Magadan Region	11.9	0.0	0.3	11.2
Sakhalin Region	16.1	0.4	109.8	0.2
Jewish Autonomous Region	0.4	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0
CRIMEA FEDERAL DISTRICT	9.1	0.0	140.4	0.0
Republic of Crimea	8.2	0.0	133.4	0.0
Sevastopol	0.9	0.0	7.0	0.0

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

6.4. Funds Allocations

Table 6.4.1

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

	30.11.2015												
	total	of which											
		3	4	5	6	7	8	9	10	11	12	13	
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	26,473,535	567,090	512,603	6,610,891	667,685	564,070	1,112,737	935,486	6,444,311	1,389,549	3,350,444	4,831,271	
CENTRAL FEDERAL DISTRICT	15,926,447	190,793	184,992	4,076,131	151,820	236,806	573,641	498,820	3,823,991	1,006,309	2,963,475	2,404,661	
Belgorod Region	162,055	1,235	0	74,485	815	40,593	5,295	1,440	16,933	1,296	1,613	18,351	
Bryansk Region	57,873	7	7	23,282	185	8,220	1,866	305	6,457	1,702	3,095	12,754	
Vladimir Region	218,894	57	0	172,916	5,035	1,664	1,727	388	12,534	1,641	552	22,381	
Voronezh Region	199,376	373	17	41,647	3,500	34,098	7,767	5,677	55,029	9,097	8,758	33,428	
Ivanovo Region	37,720	0	0	8,177	1,870	381	1,156	429	9,080	1,951	493	14,183	
Kaluga Region	97,102	1,469	0	30,949	3,794	6,239	6,418	146	21,892	5,599	4,694	15,901	
Kostroma Region	45,053	0	0	7,101	201	908	210	440	25,506	342	1,435	8,910	
Kursk Region	71,273	0	0	19,103	1,950	20,614	1,648	206	15,980	1,481	485	9,807	
Lipetsk Region	99,421	0	0	34,314	644	24,645	2,778	289	13,645	2,537	3,672	16,896	
Moscow Region	2,196,086	1,097	295	517,782	29,434	13,581	57,470	14,780	782,288	70,132	142,647	566,875	
Orel Region	60,831	2	0	9,787	1,637	7,286	1,206	1,902	26,107	829	1,267	10,811	
Ryazan Region	60,357	97	42	23,043	598	4,308	2,300	434	14,385	656	1,132	13,404	
Smolensk Region	60,757	1	0	39,191	409	642	1,421	599	8,713	226	654	8,900	
Tambov Region	63,198	0	0	16,565	1,925	18,665	1,564	203	11,268	1,562	109	11,338	
Tver Region	44,033	117	0	13,120	161	5,093	2,073	154	12,945	835	1,457	8,078	
Tula Region	526,639	523	0	409,319	30,149	4,219	5,923	588	29,064	12,696	6,615	27,543	
Yaroslavl Region	129,069	651	0	44,621	7,694	2,081	3,555	2,079	18,752	1,653	12,273	35,711	
Moscow	11,796,708	185,166	184,631	2,590,729	61,819	43,570	469,264	468,760	2,743,412	892,074	2,772,524	1,569,390	

(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	2,301,053	6,129	2,231	423,261	62,721	22,437	168,641	226,389	551,586	58,761	102,540	678,588	
Republic of Karelia	58,079	708	258	2,850	2,651	532	219	163	4,247	200	1,171	45,339	
Republic of Komi	39,779	1,746	1,687	6,072	5,015	344	5,082	791	6,127	763	411	13,430	
Arkhangelsk Region	89,163	206	2	42,895	1,801	1,117	791	1,297	13,273	780	842	26,160	
Nenets Autonomous Area	103	2	2	50	4	0	4	0	21	7	0	15	
Arkhangelsk Region, excluding Nenets Autonomous Area	89,061	204	0	42,845	1,797	1,117	787	1,297	13,253	773	842	26,145	
Vologda Region	74,597	0	0	14,562	3,237	1,210	1,765	1,362	17,276	1,925	2,017	31,244	
Kaliningrad Region	83,374	0	0	25,498	3,308	3,614	2,696	1,214	25,782	1,656	5,710	13,895	
Leningrad Region	168,768	819	0	30,370	7,701	11,144	41,823	1,400	34,249	3,487	2,466	35,309	
Murmansk Region	34,385	2,114	0	978	4,815	69	360	409	4,860	1,992	6,239	12,550	
Novgorod Region	35,036	2	0	14,023	1,432	2,739	720	189	5,919	256	278	9,478	
Pskov Region	11,840	262	257	2,518	616	553	849	206	1,300	489	641	4,406	
Saint Petersburg	1,706,032	272	28	283,496	32,145	1,115	114,336	219,358	438,554	47,213	82,766	486,776	
SOUTHERN FEDERAL DISTRICT	1,507,531	2,803	2,387	307,051	26,124	91,901	53,862	40,555	592,251	34,601	57,395	300,988	
Republic of Adygeya (Adygeya)	12,707	20	0	3,570	0	1,771	1,426	72	3,113	77	404	2,255	
Republic of Kalmykia	1,379	0	0	2	0	661	116	7	202	0	291	99	
Krasnodar Territory	937,715	50	4	102,320	17,219	57,437	32,267	34,133	451,866	25,212	44,974	172,237	
Astrakhan Region	12,798	99	99	2,399	0	407	2,572	41	4,187	1,076	434	1,583	
Volgograd Region	127,817	564	494	50,312	1,460	8,148	4,794	1,474	28,286	1,651	1,100	30,026	
Rostov Region	415,115	2,070	1,789	148,447	7,445	23,477	12,686	4,828	104,597	6,583	10,192	94,789	
NORTH CAUCASIAN FEDERAL DISTRICT	199,149	843	747	35,886	17,745	27,115	11,106	1,237	65,437	2,995	2,492	34,292	
Republic of Dagestan	9,191	0	0	659	32	587	704	43	2,831	53	535	3,746	
Republic of Ingushetia	1,471	0	0	1,101	0	0	15	0	99	0	0	256	
Kabardino-Balkar Republic	7,272	0	0	1,415	0	2,133	632	31	2,354	127	102	479	
Karachay-Cherkess Republic	27,196	5	0	3,426	1,182	722	3,631	34	17,717	100	172	208	
Republic of North Ossetia – Alania	7,564	611	524	2,699	2	925	1,028	68	1,457	40	121	613	
Chechen Republic	3,521	223	223	884	0	567	559	63	1,040	33	20	132	
Stavropol Territory	142,934	4	0	25,702	16,530	22,181	4,537	998	39,940	2,641	1,542	28,858	
VOLGA FEDERAL DISTRICT	2,961,632	20,265	13,293	1,054,054	190,227	108,179	125,891	59,883	581,013	157,691	127,581	536,847	
Republic of Bashkortostan	370,960	2,543	1,185	143,388	2,384	13,052	12,964	7,218	68,136	7,504	30,913	82,859	
Mari El Republic	37,485	7	0	4,359	2,102	14,409	1,643	177	4,693	112	327	9,655	
Republic of Mordovia	44,695	0	0	16,726	146	6,110	2,474	145	6,860	5,513	713	6,008	

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)	710,525	9,503	8,634	294,955	12,088	20,855	26,549	5,348	114,093	89,030	34,747	103,356
Udmurt Republic	90,543	45	45	31,245	816	5,347	6,595	732	15,276	2,635	1,323	26,530
Chuvash Republic – Chuvashia	53,478	13	0	20,689	999	1,779	4,121	364	8,291	2,955	1,354	12,913
Perm Territory	178,384	440	423	66,158	1,445	1,141	7,125	1,197	52,624	4,989	6,916	36,348
Kirov Region	50,309	1	0	11,865	816	2,559	1,907	984	15,481	1,356	496	14,844
Nizhny Novgorod Region	572,294	399	274	258,875	34,702	6,685	11,599	11,760	105,417	20,090	3,845	118,922
Orenburg Region	92,323	3,798	663	14,955	519	3,391	8,893	5,209	23,711	1,656	3,127	27,065
Penza Region	64,569	136	0	16,193	3,808	15,822	3,352	2,418	9,506	2,186	1,900	9,249
Samara Region	482,774	3,024	1,807	112,037	124,886	7,231	28,015	22,415	99,974	12,471	32,485	46,235
Saratov Region	134,983	297	264	22,642	5,165	8,536	7,282	1,407	48,672	3,959	5,003	32,020
Ulyanovsk Region	78,310	60	0	39,965	351	1,263	3,372	509	14,279	3,235	4,433	10,843
URALS FEDERAL DISTRICT	1,522,477	244,251	230,303	330,412	25,620	32,629	88,265	48,629	308,891	48,368	50,338	345,074
Kurgan Region	30,869	8	0	9,984	1,899	1,539	1,210	92	3,895	180	645	11,418
Sverdlovsk Region	540,732	1,462	15	148,559	10,549	4,124	28,431	18,632	162,021	18,798	27,337	120,819
Tyumen Region	576,638	238,527	230,288	51,529	7,934	8,852	48,903	27,209	62,752	22,809	12,452	95,672
Khanty-Mansi Autonomous Area – Yugra	105,846	37,478	29,290	819	1,094	1,175	18,470	7,908	11,129	3,092	2,850	21,831
Yamal-Nenets Autonomous Area	178,933	139,289	139,264	317	9	12	6,314	525	22,156	488	1,063	8,760
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	291,860	61,761	61,735	50,393	6,831	7,665	24,119	18,776	29,466	19,230	8,538	65,082
Chelyabinsk Region	374,238	4,255	0	120,339	5,239	18,114	9,721	2,697	80,222	6,581	9,904	117,165
SIBERIAN FEDERAL DISTRICT	1,538,817	78,586	70,042	323,830	128,588	31,699	71,615	29,982	363,944	65,933	28,862	415,779
Altai Republic	15,826	156	156	1,255	1	148	752	10	7,978	261	180	5,085
Republic of Buryatia	18,323	211	2	5,170	2	402	1,809	214	5,901	583	146	3,885
Republic of Tuva	2,523	969	666	24	94	34	36	114	547	11	25	669
Republic of Khakassia	11,043	1,644	1,505	314	696	197	753	214	3,750	85	422	2,968
Altai Territory	128,903	15	0	23,186	6,870	6,237	6,867	1,627	29,965	1,063	823	52,250
Trans-Baikal Territory	22,466	2,286	0	941	6,667	99	1,402	50	6,683	391	266	3,680
Krasnoyarsk Territory	319,418	4,506	931	130,625	23,751	4,982	13,975	7,220	47,468	23,425	10,416	53,052
Irkutsk Region	193,946	14,183	12,470	17,856	32,999	3,753	13,145	3,968	40,679	3,377	2,692	61,295
Kemerovo Region	299,502	51,580	51,453	74,411	26,127	1,808	2,738	2,676	59,194	15,729	2,891	62,348
Novosibirsk Region	279,840	1,777	1,600	33,090	14,607	5,009	19,779	10,230	106,522	6,835	8,481	73,510
Omsk Region	132,995	0	0	24,699	13,004	6,896	4,411	1,349	33,862	11,458	1,553	35,763
Tomsk Region	114,032	1,259	1,259	12,259	3,771	2,134	5,949	2,309	21,396	2,716	966	61,274

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	493,488	20,494	5,682	58,377	64,669	12,739	18,934	28,859	152,697	13,578	16,931	106,210
Republic of Sakha (Yakutia)	57,180	9,891	5,055	2,369	8,630	475	2,041	5,520	12,709	6,139	1,568	7,837
Kamchatka Territory	18,789	0	0	610	3,621	122	574	1,172	3,297	3,205	2,248	3,940
Primorye Territory	218,023	68	58	41,479	16,697	5,328	5,418	10,588	65,012	1,566	7,207	64,660
Khabarovsk Territory	114,716	1,450	0	9,280	26,124	4,327	5,075	2,751	45,295	1,907	4,539	13,968
Amur Region	20,602	1,365	300	3,287	2,450	2,211	1,249	608	5,018	111	77	4,226
Magadan Region	24,748	7,105	0	370	2,492	49	501	5,565	5,046	10	591	3,020
Sakhalin Region	25,302	235	210	902	3,086	127	3,349	1,952	7,130	633	673	7,216
Jewish Autonomous Region	2,049	0	0	80	35	99	127	19	319	7	21	1,343
Chukotka Autonomous Area	12,079	379	60	0	1,533	0	601	686	8,871	0	8	0
CRIMEA FEDERAL DISTRICT	22,941	2,926	2,926	1,890	171	565	782	1,130	4,502	1,313	830	8,832
Republic of Crimea	20,282	2,926	2,926	1,699	171	408	759	1,130	4,336	1,084	624	7,145
Sevastopol	2,659	0	0	191	0	157	23	1	166	228	206	1,687

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

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

Table 6.4.2

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

(millions of rubles)

	30.11.2015												
	total	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	3,324,752	523,066	390,136	1,012,724	1,178	17,911	87,814	103,823	515,599	466,013	563,836	32,787	
CENTRAL FEDERAL DISTRICT	1,757,309	223,054	220,277	168,091	1,069	10,664	68,154	66,331	347,093	416,711	430,953	25,190	
Belgorod Region	7,911	1,559	0	6,192	0	0	0	0	160	0	0	0	
Bryansk Region	5,237	0	0	0	0	5,137	0	0	29	70	0	0	
Vladimir Region	3,779	0	0	3,779	0	0	0	0	0	0	0	0	
Voronezh Region	33,745	0	0	13,921	0	941	0	0	17,095	0	1,788	0	
Ivanovo Region	1,781	0	0	821	0	0	961	0	0	0	0	0	
Kaluga Region	6,917	0	0	312	605	2,803	424	273	0	285	2	2,214	
Kostroma Region	2,379	0	0	2,124	0	0	0	0	255	0	0	0	
Kursk Region	306	0	0	0	0	282	0	6	0	0	18	0	
Lipetsk Region	18,371	0	0	18,253	0	67	52	0	0	0	0	0	
Moscow Region	80,649	0	0	9,545	0	484	2,471	14,874	16,820	14,916	19,520	2,021	
Orel Region	3,014	0	0	2,918	0	0	0	0	20	0	43	32	
Ryazan Region	563	46	0	69	0	0	0	0	260	0	0	188	
Smolensk Region	11,715	0	0	11,674	0	0	0	42	0	0	0	0	
Tambov Region	372	0	0	331	0	41	0	0	0	0	0	0	
Tver Region	3,217	0	0	2,972	20	0	0	0	0	225	0	0	
Tula Region	23,389	0	0	16,957	0	50	0	0	0	0	4,810	1,573	
Yaroslavl Region	2,876	0	0	1,092	0	0	33	20	134	429	1,169	0	
Moscow	1,551,087	221,449	220,277	77,133	445	860	64,214	51,116	312,319	400,786	403,603	19,162	

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)	86,121	17,586	0	45,273	0	0	0	0	625	4,321	18,314	1
Udmurt Republic	132	0	0	132	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	2,077	0	0	2,077	0	0	0	0	0	0	0	0
Perm Territory	24,659	1,860	1,860	22,800	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	14,529	0	0	12,863	0	0	38	1,501	21	84	14	8
Orenburg Region	13,114	954	954	10,306	0	0	0	0	0	0	1,855	0
Penza Region	3,030	3	0	1,060	0	81	0	0	1,613	0	273	0
Samara Region	6,932	0	0	1,998	0	0	945	114	2,807	0	0	1,067
Saratov Region	6,422	0	0	180	0	0	69	0	6,141	0	32	0
Ulyanovsk Region	6,754	0	0	3,305	0	0	662	2,723	0	63	0	0
URALS FEDERAL DISTRICT	546,206	62,075	47,806	363,334	0	0	356	12,097	19,697	17,565	71,001	80
Kurgan Region	2,168	0	0	1,738	0	0	0	0	305	126	0	0
Sverdlovsk Region	267,237	187	0	247,287	0	0	149	0	578	17,440	1,596	0
Tyumen Region	248,373	49,131	47,806	99,029	0	0	207	12,097	18,424	0	69,405	80
Khanty-Mansi Autonomous Area – Yugra	40,361	28,207	28,207	0	0	0	0	12,097	0	0	0	57
Yamal-Nenets Autonomous Area	69,612	0	0	0	0	0	207	0	0	0	69,405	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	138,400	20,924	19,599	99,029	0	0	0	0	18,424	0	0	23
Chelyabinsk Region	28,428	12,758	0	15,279	0	0	0	0	391	0	0	0
SIBERIAN FEDERAL DISTRICT	244,938	151,829	113,926	62,351	0	1,008	13,259	4,010	2,803	8,526	320	832
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	207	207	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	3,884	3,884	2,014	0	0	0	0	0	0	0	0	0
Republic of Khakassia	62	0	0	62	0	0	0	0	0	0	0	0
Altai Territory	3,974	0	0	0	0	0	0	3,974	0	0	0	0
Trans-Baikal Territory	18,551	18,517	0	0	0	0	0	0	0	0	34	0
Krasnoyarsk Territory	70,283	17,118	0	44,257	0	0	0	0	65	8,320	31	492
Irkutsk Region	23,814	4,498	4,306	4,507	0	907	13,248	36	24	0	254	340
Kemerovo Region	121,889	107,606	107,606	12,164	0	101	0	0	2,019	0	0	0
Novosibirsk Region	2,214	0	0	1,361	0	0	11	0	636	206	0	0
Omsk Region	16	0	0	0	0	0	0	0	16	0	0	0
Tomsk Region	44	0	0	0	0	0	0	0	44	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	74,515	50,798	0	6,196	0	3,050	552	1,481	6,805	2,020	2,112	1,501
Republic of Sakha (Yakutia)	29,989	26,579	0	2,785	0	0	265	9	86	265	0	0
Kamchatka Territory	322	183	0	139	0	0	0	0	0	0	0	0
Primorye Territory	13,574	0	0	2,565	0	0	0	1,472	6,706	17	1,446	1,368
Khabarovsk Territory	25,866	21,684	0	686	0	3,050	287	0	0	35	123	0
Amur Region	760	0	0	21	0	0	0	0	0	739	0	0
Magadan Region	1,211	668	0	0	0	0	0	0	0	0	543	0
Sakhalin Region	1,108	0	0	0	0	0	0	0	12	963	0	133
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	1,685	1,685	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	276	0	0	23	0	0	0	42	145	0	65	0
Republic of Crimea	276	0	0	23	0	0	0	42	145	0	65	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0

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

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

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

Table 6.4.3

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

(millions of rubles)

	30.11.2015												
	total	of which											
1	2	3	4	5	6	7	8	9	10	11	12	13	
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
THE RUSSIAN FEDERATION	21,163,811	785,270	614,354	4,471,144	1,068,597	1,402,494	1,648,875	1,180,290	4,223,140	2,917,681	3,275,448	190,873	
CENTRAL FEDERAL DISTRICT	11,021,216	206,891	141,871	1,296,429	387,570	528,433	919,002	643,626	2,374,856	2,019,961	2,554,368	90,079	
Belgorod Region	223,429	2,560	0	81,777	253	103,478	9,315	5,273	13,563	4,402	2,162	647	
Bryansk Region	80,122	7	7	22,673	267	35,454	3,075	689	8,822	6,876	1,417	845	
Vladimir Region	90,588	218	2	51,536	3,729	10,985	3,035	1,124	12,198	4,664	2,276	823	
Voronezh Region	273,782	479	0	58,112	2,181	68,521	6,131	3,872	53,169	44,355	35,638	1,324	
Ivanovo Region	36,449	13	1	11,613	431	1,545	1,453	817	11,370	6,908	1,640	659	
Kaluga Region	127,011	1,516	2	55,454	3,829	18,301	7,489	1,141	11,543	16,977	9,506	1,255	
Kostroma Region	31,709	45	0	8,971	184	2,384	965	851	12,641	3,555	1,624	490	
Kursk Region	160,556	54,814	0	23,126	626	55,766	1,917	991	19,310	2,052	1,435	519	
Lipetsk Region	101,956	38	0	30,575	561	37,912	3,714	1,334	12,892	7,538	6,572	819	
Moscow Region	1,169,032	1,357	517	221,590	48,172	32,412	81,889	26,072	275,260	172,912	290,986	18,382	
Orel Region	58,096	4	0	10,204	365	23,027	951	2,509	17,367	1,983	1,337	349	
Ryazan Region	84,693	152	88	36,782	445	20,701	3,105	1,414	14,403	4,566	2,400	725	
Smolensk Region	62,757	0	0	27,442	367	9,923	2,630	1,481	14,943	3,470	2,018	483	
Tambov Region	87,491	0	0	31,167	975	42,966	1,817	1,604	5,593	2,379	569	421	
Tver Region	64,886	168	0	18,451	310	19,163	2,089	1,808	17,395	3,216	1,914	372	
Tula Region	164,883	1,977	2	55,479	30,818	14,984	4,239	2,756	18,446	19,953	15,140	1,089	
Yaroslavl Region	127,073	75	25	56,533	14,136	14,396	6,143	1,556	17,811	6,154	8,853	1,416	
Moscow	8,076,703	143,468	141,229	494,947	279,920	16,515	779,046	588,336	1,838,129	1,708,001	2,168,882	59,460	

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	2,246,677	9,955	5,175	734,123	113,631	93,028	203,458	232,900	439,977	177,894	221,590	20,119
Republic of Karelia	28,076	1,898	437	6,551	2,857	2,457	397	571	4,290	3,369	5,201	485
Republic of Komi	26,630	4,160	4,141	4,673	1,707	702	1,753	1,326	7,476	3,294	1,079	460
Arkhangelsk Region	136,828	114	74	113,451	1,977	1,746	833	1,417	13,354	1,924	1,100	913
Nenets Autonomous Area	161	0	0	35	5	0	16	39	47	14	4	0
Arkhangelsk Region, excluding Nenets Autonomous Area	136,667	114	74	113,416	1,972	1,746	817	1,378	13,306	1,910	1,096	913
Vologda Region	77,480	0	0	39,811	1,636	9,566	2,528	1,291	14,736	3,295	3,136	1,482
Kaliningrad Region	113,873	110	0	46,446	5,637	16,035	4,407	4,267	19,751	5,430	10,848	942
Leningrad Region	196,737	705	0	66,063	23,056	30,051	28,923	3,443	23,675	10,335	8,910	1,577
Murmansk Region	30,715	2,161	50	1,068	2,136	2,027	593	492	6,554	5,191	9,929	562
Novgorod Region	36,500	19	0	16,310	788	9,702	1,461	599	5,885	594	637	505
Pskov Region	32,735	437	434	7,250	381	16,102	2,075	483	3,593	1,690	539	185
Saint Petersburg	1,567,104	352	39	432,500	73,455	4,641	160,487	219,013	340,664	142,772	180,210	13,008
SOUTHERN FEDERAL DISTRICT	1,272,117	6,037	4,953	368,298	62,130	208,478	78,351	31,195	248,578	112,128	147,555	9,368
Republic of Adygeya (Adygeya)	19,568	158	0	7,135	8	3,361	2,579	221	3,355	854	1,793	104
Republic of Kalmykia	7,258	0	0	78	8	5,251	277	115	896	183	450	1
Krasnodar Territory	671,207	559	8	125,691	28,108	117,033	41,065	21,829	140,003	70,335	122,790	3,795
Astrakhan Region	35,857	47	47	4,906	2,058	2,188	9,978	730	7,508	6,734	1,636	70
Volgograd Region	135,181	564	432	57,157	1,941	22,078	7,707	3,079	27,785	8,665	4,570	1,634
Rostov Region	403,047	4,708	4,465	173,331	30,007	58,567	16,746	5,221	69,031	25,356	16,315	3,764
NORTH CAUCASIAN FEDERAL DISTRICT	308,146	2,698	1,123	86,525	20,961	73,406	28,881	5,822	68,915	8,372	10,887	1,680
Republic of Dagestan	27,403	181	95	8,630	31	6,746	5,148	211	5,343	215	682	216
Republic of Ingushetia	6,832	50	25	4,083	0	1,243	543	38	741	135	0	0
Kabardino-Balkar Republic	38,811	64	34	10,473	55	12,318	1,542	729	10,948	1,044	1,617	19
Karachay-Cherkess Republic	28,576	241	0	9,651	932	5,586	5,217	370	5,684	316	552	27
Republic of North Ossetia – Alania	16,412	1,545	740	4,667	78	2,162	1,718	527	5,001	260	428	26
Chechen Republic	21,082	223	223	3,125	0	5,051	9,188	312	1,867	126	1,170	20
Stavropol Territory	169,032	393	6	45,895	19,865	40,301	5,527	3,634	39,331	6,276	6,438	1,371
VOLGA FEDERAL DISTRICT	2,638,562	79,993	68,635	931,547	164,555	277,543	140,095	95,632	434,824	330,932	158,030	25,409
Republic of Bashkortostan	290,741	53,368	49,676	97,244	3,700	31,602	12,232	6,092	39,201	24,341	19,333	3,626
Mari El Republic	64,287	4	0	16,261	277	35,190	2,575	552	5,050	1,996	1,718	665
Republic of Mordovia	85,473	17	0	33,622	177	26,886	2,318	872	9,869	4,469	7,052	191

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)	607,161	4,776	4,141	219,737	17,336	44,600	34,135	11,384	101,565	123,001	44,975	5,652
Udmurt Republic	103,160	9,493	9,313	47,722	327	9,307	5,979	1,502	17,831	6,218	3,205	1,574
Chuvash Republic – Chuvashia	63,949	45	0	17,013	985	4,680	4,746	1,572	9,197	22,098	2,894	716
Perm Territory	196,926	609	553	72,958	2,211	4,830	10,446	18,371	48,983	22,119	14,671	1,727
Kirov Region	51,590	20	0	14,192	656	14,236	2,778	1,630	13,136	3,003	1,098	841
Nizhny Novgorod Region	346,946	505	323	138,430	39,594	19,541	9,558	13,709	69,167	38,636	13,173	4,635
Orenburg Region	111,900	6,549	2,651	34,095	349	20,198	11,854	6,274	19,768	7,702	3,669	1,441
Penza Region	72,203	143	0	19,515	1,273	29,060	3,593	1,377	8,788	5,836	2,121	496
Samara Region	408,575	2,123	1,046	129,166	82,215	15,510	19,322	29,576	47,186	48,620	32,712	2,145
Saratov Region	143,552	961	933	40,908	15,130	14,698	17,183	1,793	33,024	11,829	6,832	1,194
Ulyanovsk Region	92,101	1,379	0	50,684	324	7,205	3,376	929	12,058	11,063	4,579	505
URALS FEDERAL DISTRICT	1,591,425	295,145	275,884	505,809	55,644	71,515	122,191	86,851	227,085	116,335	93,738	17,111
Kurgan Region	30,483	94	0	10,687	4,992	4,896	1,274	371	5,900	789	976	503
Sverdlovsk Region	490,195	3,164	57	228,038	14,017	11,138	36,633	21,417	101,900	47,899	20,947	5,043
Tyumen Region	663,478	276,526	275,447	50,078	28,960	12,416	72,181	60,799	69,834	36,747	51,518	4,419
Khanty-Mansi Autonomous Area – Yugra	154,588	28,383	27,543	3,264	12,468	1,059	27,365	38,256	14,059	8,702	19,123	1,909
Yamal-Nenets Autonomous Area	56,833	2,177	2,177	621	2,998	19	12,657	953	24,092	2,306	10,781	229
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	452,057	245,966	245,727	46,193	13,494	11,338	32,158	21,590	31,683	25,739	21,614	2,281
Chelyabinsk Region	407,270	15,361	380	217,006	7,675	43,065	12,104	4,264	49,451	30,900	20,297	7,147
SIBERIAN FEDERAL DISTRICT	1,570,595	155,027	103,869	426,539	197,194	120,988	121,646	42,333	304,001	121,875	59,461	21,530
Altai Republic	13,508	567	408	2,020	54	480	992	102	7,678	856	511	247
Republic of Buryatia	51,889	735	2	28,161	31	3,105	4,210	812	11,002	1,880	1,589	364
Republic of Tuva	2,887	592	589	141	6	192	117	153	1,457	80	124	26
Republic of Khakassia	13,622	1,495	1,405	1,576	171	1,504	843	488	3,823	1,343	2,229	150
Altai Territory	119,741	74	0	36,737	2,825	33,184	5,249	1,801	29,560	5,069	2,910	2,333
Trans-Baikal Territory	19,728	974	0	1,234	4,529	432	1,685	991	8,057	736	933	156
Krasnoyarsk Territory	468,446	39,000	3,146	180,482	99,542	29,999	19,448	6,258	40,622	35,204	14,078	3,813
Irkutsk Region	167,031	20,942	20,074	14,625	48,624	8,190	13,129	5,531	32,842	14,505	5,959	2,684
Kemerovo Region	266,915	84,450	72,084	79,762	13,425	6,368	3,666	5,016	42,394	22,702	6,130	3,001
Novosibirsk Region	236,643	1,311	1,294	40,073	18,039	16,492	27,952	17,093	70,489	20,179	21,320	3,695
Omsk Region	134,719	0	0	26,799	8,241	15,213	38,288	1,703	26,271	13,349	2,462	2,393
Tomsk Region	75,466	4,888	4,867	14,928	1,707	5,829	6,067	2,385	29,805	5,973	1,216	2,667

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	507,282	29,524	12,843	120,752	66,808	28,587	34,694	40,813	122,713	29,211	29,142	5,039
Republic of Sakha (Yakutia)	69,282	16,968	11,712	4,544	6,237	1,436	2,997	7,667	18,534	7,902	2,551	447
Kamchatka Territory	24,431	77	0	1,571	6,862	321	493	1,408	5,365	2,372	5,825	139
Primorye Territory	193,325	702	150	88,315	11,247	11,376	11,478	10,934	42,629	5,339	9,225	2,080
Khabarovsk Territory	143,669	852	0	21,467	33,095	7,178	12,674	16,464	30,498	11,768	8,536	1,136
Amur Region	26,172	1,324	200	2,794	2,866	7,073	3,147	603	6,479	817	833	236
Magadan Region	15,334	9,220	499	466	2,121	108	189	680	2,084	154	220	90
Sakhalin Region	25,183	338	275	1,237	3,946	549	3,144	2,846	9,702	795	1,785	840
Jewish Autonomous Region	2,951	0	0	357	16	546	170	80	1,538	64	110	71
Chukotka Autonomous Area	6,935	43	5	0	419	0	402	131	5,884	0	57	0
CRIMEA FEDERAL DISTRICT	7,791	0	0	1,122	103	515	555	1,117	2,191	972	678	537
Republic of Crimea	6,595	0	0	978	103	372	542	946	2,128	614	503	410
Sevastopol	1,195	0	0	144	0	143	13	171	64	359	174	128

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

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

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

Table 6.4.4

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

		30.11.2015												
		of which												
	total	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality		
1	2	3	4	5	6	7	8	9	10	11	12	13		
THE RUSSIAN FEDERATION	8,110,040	1,169,961	694,782	2,328,718	5,853	96,092	455,988	466,067	565,390	1,804,951	1,213,698	3,322		
CENTRAL FEDERAL DISTRICT	4,082,298	148,511	132,316	442,958	4,715	61,257	381,841	176,597	416,844	1,488,148	958,214	3,213		
Belgorod Region	29,295	11,777	0	16,875	0	0	32	135	381	95	0	0		
Bryansk Region	44,140	0	0	27	0	42,988	0	43	1,011	70	0	0		
Vladimir Region	7,538	48	0	7,297	0	81	17	24	0	0	71	0		
Voronezh Region	63,874	0	0	39,462	0	2,011	933	86	7,467	0	13,916	0		
Ivanovo Region	1,968	0	0	738	0	0	1,182	0	42	7	0	0		
Kaluga Region	13,720	2	0	380	605	4,450	2,035	336	4,033	1,641	0	239		
Kostroma Region	12,240	0	0	8,376	0	0	0	0	898	2,720	245	0		
Kursk Region	630	0	0	10	0	282	58	6	273	0	0	0		
Lipetsk Region	23,590	0	0	22,595	0	254	70	0	671	0	0	0		
Moscow Region	392,329	0	0	20,824	0	2,959	30,408	72,922	28,379	144,316	92,454	66		
Orel Region	1,209	0	0	990	0	0	0	0	141	0	78	0		
Ryazan Region	4,774	44	0	1,006	0	205	3,058	0	460	0	0	0		
Smolensk Region	25,380	0	0	24,596	0	0	0	290	446	47	0	0		
Tambov Region	5,947	0	0	2,837	0	52	3,058	0	0	0	0	0		
Tver Region	16,996	0	0	12,644	0	503	0	0	159	3,477	212	0		
Tula Region	43,254	0	0	16,730	0	472	0	17	195	695	25,146	0		
Yaroslavl Region	7,108	3,974	3,974	1,348	0	3	110	3	127	1,281	261	0		
Moscow	3,388,307	132,666	128,341	266,221	4,111	6,998	340,880	102,735	372,159	1,333,798	825,831	2,908		

(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)	194,253	107,489	1,702	49,374	0	0	0	73	2,209	18,114	16,994	0
Udmurt Republic	167,557	165,684	165,684	132	0	0	0	0	139	12	1,590	0
Chuvash Republic – Chuvashia	5,919	0	0	2,768	0	0	3,124	0	26	0	0	0
Perm Territory	244,456	6,673	2,801	228,120	0	4,359	3,491	0	1,417	395	0	0
Kirov Region	2,058	0	0	72	0	0	0	0	0	1,986	0	0
Nizhny Novgorod Region	42,436	0	0	25,879	0	0	2,292	12,208	1,678	240	140	0
Orenburg Region	53,836	13,026	1,591	36,056	84	56	0	0	772	0	3,842	0
Penza Region	19,193	15,626	0	1,424	0	707	0	0	1,355	81	0	0
Samara Region	10,782	0	0	5,908	0	0	1,008	101	2,942	649	173	0
Saratov Region	7,543	3,104	3,104	649	0	283	0	0	3,022	465	20	0
Ulyanovsk Region	25,947	0	0	10,257	0	0	645	15,041	0	0	4	0
URALS FEDERAL DISTRICT	1,009,997	93,629	68,185	721,808	915	113	20,818	13,557	40,441	14,600	104,117	0
Kurgan Region	6,437	0	0	6,012	0	21	0	0	278	126	0	0
Sverdlovsk Region	423,768	935	0	397,004	0	0	711	73	1,671	14,469	8,906	0
Tyumen Region	463,994	68,185	68,185	235,133	915	92	19,903	13,484	31,397	0	94,887	0
Khanty-Mansi Autonomous Area – Yugra	50,638	37,320	37,320	298	0	0	0	13,020	0	0	0	0
Yamal-Nenets Autonomous Area	120,984	4,937	4,937	0	0	0	207	0	21,077	0	94,763	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	292,372	25,929	25,929	234,835	915	92	19,696	464	10,320	0	124	0
Chelyabinsk Region	115,798	24,510	0	83,660	0	0	204	0	7,096	5	323	0
SIBERIAN FEDERAL DISTRICT	669,316	276,388	219,088	275,456	0	3,369	13,320	10	7,569	90,969	2,236	0
Altai Republic	1,128	0	0	0	0	0	0	0	791	291	46	0
Republic of Buryatia	1,106	166	0	81	0	842	0	0	0	17	0	0
Republic of Tuva	11,801	11,801	9,508	0	0	0	0	0	0	0	0	0
Republic of Khakassia	16,813	726	0	13,954	0	0	0	0	0	602	1,531	0
Altai Territory	5,924	3,570	0	393	0	848	0	1	215	853	44	0
Trans-Baikal Territory	13,195	12,885	0	277	0	0	25	0	8	0	0	0
Krasnoyarsk Territory	278,844	33,899	0	162,323	0	0	0	0	154	82,253	215	0
Irkutsk Region	47,150	7,618	4,306	23,407	0	850	13,248	0	1,742	0	286	0
Kemerovo Region	263,062	192,453	192,003	64,175	0	329	0	0	3,455	2,650	0	0
Novosibirsk Region	18,982	13,268	13,268	2,729	0	500	47	0	128	2,242	68	0
Omsk Region	10,310	0	0	8,117	0	0	0	8	77	2,062	45	0
Tomsk Region	1,002	3	3	0	0	0	0	0	999	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	406,600	285,521	71,868	61,228	0	20,930	1,938	6,252	3,440	3,681	23,611	0
Republic of Sakha (Yakutia)	226,509	225,035	67,078	943	0	0	266	0	0	265	0	0
Kamchatka Territory	16,644	14,019	0	208	0	0	0	0	0	0	2,417	0
Primorye Territory	31,194	5,549	0	3,247	0	104	175	4,980	3,301	2	13,835	0
Khabarovsk Territory	111,283	23,932	34	56,829	0	20,826	762	0	60	2,140	6,734	0
Amur Region	10,275	9,449	0	0	0	0	3	0	19	805	0	0
Magadan Region	1,814	1,386	0	0	0	0	0	0	0	0	428	0
Sakhalin Region	7,486	4,756	4,756	0	0	0	732	1,272	60	470	197	0
Jewish Autonomous Region	522	522	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	873	873	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	532	0	0	5	0	39	0	80	6	19	384	0
Republic of Crimea	296	0	0	5	0	39	0	49	1	0	203	0
Sevastopol	236	0	0	0	0	0	0	31	5	19	181	0

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

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

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

Table 6.4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	24,681	5,211	35	0	11,554	3,389	2,048	91	1,708	383	143	0
Nenets Autonomous Area	73	27	0	0	138	86	0	0	2	1	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	24,609	5,184	35	0	11,416	3,303	2,048	91	1,706	382	143	0
Vologda Region	37,496	5,263	77	0	28,626	5,338	550	28	5,986	1,116	0	0
Kaliningrad Region	28,002	1,732	1,243	0	32,080	2,867	1,711	2	4,191	286	160	0
Leningrad Region	39,055	889	2,463	0	47,100	2,206	10,076	2	12,599	376	2,573	2
Murmansk Region	11,638	1,648	565	0	12,479	2,070	13,833	0	2,946	219	4	0
Novgorod Region	10,517	654	0	0	12,163	1,598	53	0	966	287	53	0
Pskov Region	6,278	642	0	0	12,891	1,532	203	0	3,391	509	163	0
Saint Petersburg	299,911	3,176	38,650	0	231,048	4,951	29,604	148	42,575	509	2,538	5
SOUTHERN FEDERAL DISTRICT	343,460	32,191	3,778	81	375,261	57,374	12,727	162	63,610	13,311	269	20
Republic of Adygeya (Adygeya)	8,688	552	0	0	16,389	1,847	285	0	1,068	105	0	0
Republic of Kalmykia	1,047	116	0	0	6,495	2,744	0	0	2,293	1,605	0	0
Krasnodar Territory	160,191	12,824	2,810	0	166,913	23,006	5,363	130	31,070	5,224	26	3
Astrakhan Region	9,239	1,822	0	0	20,070	5,287	920	5	2,725	1,452	3	1
Volgograd Region	38,805	3,040	328	0	49,333	7,409	1,550	0	10,103	1,785	223	0
Rostov Region	125,491	13,836	641	81	116,060	17,082	4,610	27	16,350	3,140	17	16
NORTH CAUCASIAN FEDERAL DISTRICT	100,393	9,309	767	0	172,528	25,046	3,052	37	23,481	6,215	508	37
Republic of Dagestan	6,176	1,027	0	0	16,677	3,206	9	0	2,498	650	0	0
Republic of Ingushetia	371	307	0	0	2,749	1,368	0	0	2,313	1,182	0	0
Kabardino-Balkar Republic	6,000	641	0	0	23,877	3,949	237	0	3,334	1,041	187	0
Karachay-Cherkess Republic	9,683	256	96	0	16,134	1,601	212	37	2,963	578	70	37
Republic of North Ossetia – Alania	5,426	974	14	0	13,757	2,006	756	0	4,078	365	138	0
Chechen Republic	2,151	289	0	0	14,925	753	193	0	391	51	0	0
Stavropol Territory	70,586	5,814	656	0	84,409	12,164	1,645	0	7,904	2,348	112	0
VOLGA FEDERAL DISTRICT	761,679	56,395	25,359	8	746,229	101,179	27,996	449	80,578	13,266	332	34
Republic of Bashkortostan	86,005	4,672	3,214	0	72,309	7,485	2,487	0	5,843	1,094	16	0
Mari El Republic	10,445	1,129	6	0	12,515	3,120	37	0	1,349	232	8	0
Republic of Mordovia	21,918	1,690	0	0	31,264	3,496	0	0	3,586	851	0	0
Republic of Tatarstan (Tatarstan)	154,732	7,678	18,328	0	155,384	13,436	14,610	0	7,391	1,635	2	0
Udmurt Republic	22,775	3,329	0	0	18,035	4,364	139	0	2,128	577	0	0
Chuvash Republic – Chuvashia	22,695	3,178	1,777	0	24,853	5,117	2,018	0	2,145	470	0	0
Perm Territory	37,180	5,507	0	0	37,802	8,869	178	24	6,751	1,473	0	0
Kirov Region	23,980	4,021	0	0	28,558	6,196	0	0	4,576	920	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	120,528	9,063	483	8	98,817	17,702	1,312	410	13,435	1,361	170	34
Orenburg Region	36,960	4,498	247	0	53,844	9,486	3,164	0	10,002	1,670	0	0
Penza Region	29,513	3,028	260	0	35,724	6,541	441	0	3,003	910	8	0
Samara Region	106,174	1,381	832	0	91,222	3,862	2,354	12	11,558	681	91	0
Saratov Region	65,195	4,905	212	0	55,915	8,733	541	0	5,464	1,000	37	0
Ulyanovsk Region	23,576	2,315	0	0	29,987	2,771	716	4	3,348	394	0	0
URALS FEDERAL DISTRICT	288,803	25,502	34,210	0	264,086	47,911	41,939	339	33,286	9,398	313	130
Kurgan Region	10,726	3,296	113	0	13,985	3,952	134	0	1,786	495	0	0
Sverdlovsk Region	94,567	5,886	505	0	65,581	11,185	10,176	333	9,743	1,991	282	130
Tyumen Region	93,134	5,703	33,382	0	121,708	22,495	31,021	0	14,999	5,355	0	0
Khanty-Mansi Autonomous Area – Yugra	23,866	1,432	33,084	0	36,778	9,431	30,315	0	6,282	2,750	0	0
Yamal-Nenets Autonomous Area	8,554	475	0	0	10,379	3,038	0	0	1,377	714	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	60,714	3,795	298	0	74,551	10,026	706	0	7,340	1,891	0	0
Chelyabinsk Region	90,375	10,617	209	0	62,813	10,278	609	6	6,758	1,557	31	0
SIBERIAN FEDERAL DISTRICT	407,663	44,012	1,070	0	356,053	70,280	18,159	860	46,394	9,107	282	22
Altai Republic	5,338	645	0	0	5,624	1,341	0	0	801	192	0	0
Republic of Buryatia	8,521	1,800	0	0	14,085	4,867	0	0	1,840	713	0	0
Republic of Tuva	1,388	701	0	0	2,155	1,513	0	0	326	187	0	0
Republic of Khakassia	6,400	2,298	0	0	7,273	3,026	700	226	818	278	3	0
Altai Territory	50,537	4,766	0	0	59,915	8,405	581	25	8,520	1,077	215	0
Trans-Baikal Territory	6,996	2,719	34	0	9,865	5,082	33	0	563	339	5	0
Krasnoyarsk Territory	65,163	6,615	74	0	59,576	11,601	931	0	7,369	1,486	0	0
Irkutsk Region	51,074	4,362	146	0	41,408	10,583	13,342	23	5,367	1,725	0	0
Kemerovo Region	34,481	3,388	198	0	23,501	5,331	857	0	5,300	948	0	0
Novosibirsk Region	92,765	3,963	570	0	65,207	5,347	978	77	9,408	642	8	8
Omsk Region	57,161	10,592	16	0	45,826	8,962	599	509	4,633	1,247	51	14
Tomsk Region	27,838	2,163	33	0	21,619	4,220	137	0	1,448	272	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	150,781	21,175	5,504	17	142,883	36,969	13,719	107	16,218	3,270	386	7
Republic of Sakha (Yakutia)	14,690	3,361	96	0	18,969	6,473	8,788	0	2,146	673	100	0
Kamchatka Territory	8,463	2,051	0	0	13,193	2,751	273	0	3,068	123	0	0
Primorye Territory	70,495	6,268	3,835	17	43,668	8,925	2,968	91	3,970	737	27	0
Khabarovsk Territory	30,335	3,913	135	0	33,735	7,979	670	10	2,844	612	244	7
Amur Region	10,338	2,620	21	0	14,529	4,914	19	0	937	372	16	0
Magadan Region	5,160	460	498	0	4,176	1,282	428	0	813	106	0	0
Sakhalin Region	8,422	1,327	919	0	10,757	2,577	574	7	1,593	232	0	0
Jewish Autonomous Region	1,550	1,001	0	0	2,839	1,808	0	0	821	390	0	0
Chukotka Autonomous Area	1,329	174	0	0	1,019	261	0	0	26	26	0	0
CRIMEA FEDERAL DISTRICT	11,773	299	211	0	4,734	152	532	1	27	1	355	1
Republic of Crimea	9,490	194	211	0	3,888	126	296	1	26	1	268	1
Sevastopol	2,283	106	0	0	845	27	236	0	0	0	88	0

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

Table 6.4.6

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

		30.11.2015										
		rubles					foreign currency					
	1	2	including			total	total	including		total	of which	
			housing loans	mortgage loans	including overdue debt			housing loans	mortgage loans		including overdue debt	housing loans
			3	4	5	6	7	8	9			
THE RUSSIAN FEDERATION		10,380,135	3,830,924	3,715,546	38,992	257,265	126,203	122,204	23,721			
CENTRAL FEDERAL DISTRICT		2,903,303	1,066,069	1,050,912	14,292	199,285	94,187	90,864	18,065			
Belgorod Region		91,377	24,776	23,923	127	469	427	349	77			
Bryansk Region		62,927	21,560	21,161	82	272	213	201	2			
Vladimir Region		74,198	26,762	26,109	235	539	427	420	35			
Voronezh Region		126,088	47,895	47,188	479	808	452	451	72			
Ivanovo Region		50,572	17,731	17,621	94	1,570	174	174	37			
Kaluga Region		73,202	30,065	29,805	146	1,132	617	600	66			
Kostroma Region		34,731	11,992	11,886	56	48	33	33	1			
Kursk Region		67,240	22,380	21,780	237	269	221	219	27			
Lipetsk Region		60,183	20,025	19,788	83	256	142	136	24			
Moscow Region		736,317	309,121	307,201	3,769	40,739	25,243	24,545	5,569			
Orel Region		40,657	14,207	13,919	38	252	218	218	6			
Ryazan Region		66,612	26,724	26,533	110	335	282	282	23			
Smolensk Region		59,119	24,052	23,760	97	708	275	250	18			
Tambov Region		51,353	17,567	17,266	62	205	172	171	2			
Tver Region		76,828	31,052	30,960	656	707	593	592	45			
Tula Region		93,715	32,347	32,093	150	617	484	470	22			
Yaroslavl Region		74,569	26,796	26,563	173	335	228	214	22			
Moscow		1,063,616	361,017	353,358	7,699	150,023	63,986	61,539	12,015			

(millions of rubles)

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
NORTH-WESTERN FEDERAL DISTRICT	1,132,424	442,532	434,004	3,331	28,595	14,590	14,378	2,440
Republic of Karelia	54,504	19,687	19,468	51	164	130	128	10
Republic of Komi	89,731	37,061	32,735	156	125	104	103	20
Arkhangelsk Region	96,704	39,700	39,334	163	338	274	267	81
Nenets Autonomous Area	4,885	2,502	2,491	4	1	1	1	0
Arkhangelsk Region, excluding Nenets Autonomous Area	91,819	37,197	36,843	159	336	273	266	81
Vologda Region	87,207	34,704	34,232	250	276	225	224	70
Kaliningrad Region	63,101	20,211	19,984	185	3,689	891	851	180
Leningrad Region	132,238	49,055	48,609	394	2,220	1,192	1,173	235
Murmansk Region	77,775	21,998	21,802	102	217	144	135	5
Novgorod Region	41,121	13,071	12,854	83	138	112	110	13
Pskov Region	36,114	11,595	11,359	73	108	93	92	5
Saint Petersburg	453,930	195,450	193,626	1,873	21,321	11,425	11,295	1,820
SOUTHERN FEDERAL DISTRICT	858,850	263,979	255,870	2,644	6,002	3,346	3,274	503
Republic of Adygeya (Adygeya)	24,117	5,134	4,958	48	105	87	87	6
Republic of Kalmykia	21,239	6,628	6,544	30	105	76	75	1
Krasnodar Territory	345,690	104,016	100,087	1,326	2,624	1,470	1,457	311
Astrakhan Region	67,116	20,700	20,322	89	163	105	105	20
Volgograd Region	136,935	45,532	44,916	491	665	470	470	47
Rostov Region	263,753	81,970	79,043	660	2,339	1,139	1,081	118
NORTH CAUCASIAN FEDERAL DISTRICT	284,285	82,526	80,266	962	2,016	1,491	1,399	333
Republic of Dagestan	32,701	10,339	10,254	271	307	231	226	0
Republic of Ingushetia	3,852	361	332	5	1	1	0	0
Kabardino-Balkar Republic	31,127	9,119	8,633	66	244	212	204	75
Karachay-Cherkess Republic	19,523	5,066	4,808	50	63	60	60	2
Republic of North Ossetia – Alania	30,688	9,198	8,949	173	258	223	199	58
Chechen Republic	15,807	1,299	1,299	21	202	9	4	0
Stavropol Territory	150,587	47,143	45,991	375	941	756	707	198

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
VOLGA FEDERAL DISTRICT	1,920,659	726,711	694,693	5,970	10,084	5,543	5,432	957
Republic of Bashkortostan	271,299	96,810	84,203	901	667	374	372	38
Mari El Republic	35,440	15,292	15,074	52	113	83	83	8
Republic of Mordovia	39,937	15,566	15,120	71	277	235	231	48
Republic of Tatarstan (Tatarstan)	257,394	91,524	89,394	661	1,600	293	293	16
Udmurt Republic	107,267	44,258	40,170	243	377	307	304	43
Chuvash Republic – Chuvashia	75,994	36,478	36,301	142	389	328	327	34
Perm Territory	206,700	76,932	70,008	1,180	1,117	694	660	213
Kirov Region	76,385	29,870	29,047	149	185	162	162	14
Nizhny Novgorod Region	202,358	78,460	76,687	608	1,251	744	717	156
Orenburg Region	142,098	51,857	51,089	328	307	246	246	37
Penza Region	71,397	25,961	25,353	72	349	281	275	38
Samara Region	217,307	82,807	82,133	987	2,425	1,085	1,052	230
Saratov Region	136,184	47,144	46,767	378	714	439	438	42
Ulyanovsk Region	80,900	33,750	33,348	197	313	274	273	40
URALS FEDERAL DISTRICT	1,229,625	517,594	482,652	4,745	3,677	2,302	2,248	410
Kurgan Region	66,033	26,575	24,503	191	60	49	49	0
Sverdlovsk Region	362,854	132,186	122,764	1,733	1,435	919	902	234
Tyumen Region	546,700	265,671	250,043	1,267	883	592	563	103
Khanty-Mansi Autonomous Area – Yugra	266,139	144,193	136,480	566	265	221	218	13
Yamal-Nenets Autonomous Area	93,993	49,758	46,440	177	146	107	104	65
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	186,568	71,719	67,123	524	472	264	241	25
Chelyabinsk Region	254,038	93,162	85,341	1,553	1,298	742	735	73
SIBERIAN FEDERAL DISTRICT	1,507,148	534,145	521,372	5,903	4,655	3,295	3,183	848
Altai Republic	12,667	1,976	1,966	53	6	0	0	0
Republic of Buryatia	82,195	21,630	21,372	313	74	51	51	15
Republic of Tuva	19,576	5,834	5,828	116	3	2	2	0
Republic of Khakassia	32,846	10,374	10,132	89	72	34	34	1
Altai Territory	141,782	43,171	42,866	480	402	336	333	129
Trans-Baikal Territory	84,401	27,494	27,161	197	54	45	45	0
Krasnoyarsk Territory	270,697	107,163	103,391	1,373	650	472	454	135

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Irkutsk Region	220,027	77,957	77,199	967	472	244	244	79
Kemerovo Region	191,931	57,960	56,315	705	484	379	378	88
Novosibirsk Region	232,106	99,857	97,981	988	1,352	1,043	1,021	296
Omsk Region	133,952	44,050	41,279	479	778	408	358	42
Tomsk Region	84,967	36,678	35,880	142	309	280	263	64
FAR-EASTERN FEDERAL DISTRICT	535,958	196,929	195,340	1,147	2,471	1,439	1,422	164
Republic of Sakha (Yakutia)	111,213	46,609	46,164	232	94	84	80	5
Kamchatka Territory	29,241	9,806	9,691	56	56	32	32	7
Primorye Territory	132,036	42,084	41,686	215	1,650	837	826	71
Khabarovsk Territory	114,467	44,996	44,844	351	442	308	308	42
Amur Region	68,006	24,611	24,388	187	101	95	95	38
Magadan Region	17,808	6,523	6,456	7	18	16	15	0
Sakhalin Region	48,014	16,877	16,788	78	90	47	47	0
Jewish Autonomous Region	10,956	3,751	3,661	15	16	16	16	0
Chukotka Autonomous Area	4,218	1,674	1,662	4	5	5	5	0
CRIMEA FEDERAL DISTRICT	7,885	438	436	0	480	9	2	2
Republic of Crimea	6,061	342	341	0	341	9	2	2
Sevastopol	1,824	96	95	0	139	0	0	0

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

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	608,137	73,140	126,985	169.5	13.05	72,483	126,481	169.8	13.04
Republic of Karelia	24,517	3,189	4,647	168.0	13.02	3,171	4,641	168.2	13.02
Republic of Komi	42,036	5,477	8,946	176.5	13.64	5,457	8,934	176.6	13.64
Arkhangelsk Region	45,515	7,414	11,202	161.0	13.67	7,341	11,173	161.1	13.66
Nenets Autonomous Area	1,601	117	300	152.1	14.26	117	300	152.1	14.26
Arkhangelsk Region, excluding Nenets Autonomous Area	43,914	7,297	10,902	161.2	13.65	7,224	10,874	161.4	13.65
Vologda Region	38,336	7,075	8,550	171.1	13.48	6,866	8,444	172.6	13.45
Kaliningrad Region	33,093	3,637	5,798	173.9	12.89	3,616	5,747	174.0	12.85
Leningrad Region	64,070	8,093	14,308	171.6	12.91	8,028	14,209	171.9	12.88
Murmansk Region	41,244	4,392	7,262	153.6	12.98	4,390	7,261	153.7	12.97
Novgorod Region	19,885	2,523	3,479	179.7	13.10	2,469	3,460	180.4	13.08
Pskov Region	18,616	2,541	3,409	165.4	12.85	2,434	3,362	167.5	12.85
Saint Petersburg	280,825	28,799	59,385	170.6	12.85	28,711	59,249	170.8	12.85
SOUTHERN FEDERAL DISTRICT	382,300	46,617	68,140	181.5	13.39	44,993	67,448	182.8	13.38
Republic of Adygeya (Adygeya)	14,708	1,127	1,672	181.1	13.55	1,121	1,651	183.0	13.54
Republic of Kalmykia	8,183	956	1,527	188.7	13.70	954	1,522	189.2	13.70
Krasnodar Territory	153,061	17,056	25,661	182.4	13.28	16,333	25,315	184.3	13.26
Astrakhan Region	28,119	3,717	5,403	187.1	13.36	3,684	5,385	187.6	13.35
Volgograd Region	61,801	9,246	12,483	176.1	13.43	9,218	12,456	176.3	13.43
Rostov Region	116,428	14,515	21,395	181.6	13.48	13,683	21,119	183.1	13.46
NORTH CAUCASIAN FEDERAL DISTRICT	117,366	14,301	21,753	184.1	13.55	14,235	21,686	184.5	13.55
Republic of Dagestan	14,972	1,524	2,792	182.6	13.07	1,517	2,784	183.1	13.07
Republic of Ingushetia	1,077	57	99	173.3	12.88	57	99	173.3	12.88
Kabardino-Balkar Republic	12,338	1,179	1,876	193.2	13.68	1,167	1,869	193.8	13.67
Karachay-Cherkess Republic	7,492	755	1,504	169.7	13.73	755	1,504	169.7	13.73
Republic of North Ossetia – Alania	13,187	1,475	2,476	183.4	13.81	1,475	2,476	183.4	13.81
Chechen Republic	5,504	307	534	180.3	14.40	306	524	183.8	14.40
Stavropol Territory	62,798	9,004	12,471	185.1	13.54	8,958	12,429	185.5	13.54

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	871,633	153,191	199,044	172.7	13.58	148,089	195,588	173.9	13.56
Republic of Bashkortostan	121,251	20,492	26,307	166.5	13.80	17,695	24,206	169.0	13.76
Mari El Republic	14,395	3,390	4,370	178.5	13.42	3,366	4,360	178.6	13.42
Republic of Mordovia	15,481	3,195	4,262	176.1	13.54	3,041	4,203	178.1	13.51
Republic of Tatarstan (Tatarstan)	114,341	25,574	32,090	155.0	13.81	24,975	31,687	156.3	13.79
Udmurt Republic	52,492	9,874	11,484	172.2	13.49	9,617	11,375	173.0	13.47
Chuvash Republic – Chuvashia	29,101	7,817	10,181	187.2	13.28	7,706	10,154	187.5	13.27
Perm Territory	86,138	13,585	17,988	177.2	13.65	13,465	17,943	177.5	13.64
Kirov Region	31,120	6,956	8,353	180.9	13.40	6,865	8,310	181.4	13.39
Nizhny Novgorod Region	121,654	14,060	20,350	174.7	13.67	13,830	20,246	175.3	13.65
Orenburg Region	59,189	10,639	13,986	187.4	13.19	10,187	13,794	189.5	13.17
Penza Region	31,217	5,062	6,816	181.4	13.31	5,010	6,794	181.7	13.30
Samara Region	103,945	16,342	22,081	173.3	13.57	16,245	21,881	174.3	13.56
Saratov Region	58,797	8,799	12,104	181.4	13.62	8,756	12,055	181.9	13.61
Ulyanovsk Region	32,512	7,406	8,673	171.0	13.49	7,331	8,581	172.3	13.48
URALS FEDERAL DISTRICT	532,028	72,298	118,331	180.9	13.51	68,712	114,487	181.7	13.48
Kurgan Region	35,276	6,050	11,724	178.1	13.03	5,687	11,384	176.9	12.93
Sverdlovsk Region	169,320	18,765	30,083	181.9	13.62	18,184	29,252	182.3	13.61
Tyumen Region	216,095	27,052	53,637	191.7	13.49	26,073	52,303	192.3	13.47
Khanty-Mansi Autonomous Area – Yugra	94,686	11,846	24,912	189.4	13.42	11,516	24,285	189.6	13.41
Yamal-Nenets Autonomous Area	39,422	4,222	10,134	193.2	13.67	4,082	9,883	193.9	13.64
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	81,987	10,984	18,591	194.0	13.49	10,475	18,135	195.0	13.46
Chelyabinsk Region	111,337	20,431	22,886	155.6	13.67	18,768	21,548	157.7	13.64
SIBERIAN FEDERAL DISTRICT	634,200	84,865	120,452	174.6	13.61	83,818	119,759	174.9	13.60
Altai Republic	5,763	551	654	176.4	14.30	546	651	177.0	14.29
Republic of Buryatia	30,598	2,867	4,132	173.3	13.56	2,844	4,120	173.6	13.55
Republic of Tuva	6,080	574	1,095	186.1	14.63	574	1,095	186.1	14.63
Republic of Khakassia	12,072	2,056	3,041	164.6	13.80	2,044	3,037	164.7	13.80
Altai Territory	61,304	9,441	11,316	174.9	13.54	9,355	11,279	175.2	13.52
Trans-Baikal Territory	30,301	3,505	5,639	174.0	13.73	3,492	5,631	174.1	13.72
Krasnoyarsk Territory	111,298	15,290	22,630	172.1	13.72	15,168	22,572	172.3	13.72

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Irkutsk Region	92,579	11,822	16,864	166.1	13.78	11,706	16,792	166.5	13.78
Kemerovo Region	82,839	11,381	14,533	165.3	13.65	11,211	14,451	165.9	13.64
Novosibirsk Region	104,490	13,952	22,231	185.6	13.34	13,846	22,177	186.0	13.33
Omsk Region	60,317	8,411	10,983	183.2	13.71	8,060	10,637	183.8	13.72
Tomsk Region	36,559	5,015	7,335	176.7	13.29	4,972	7,316	177.0	13.28
FAR-EASTERN FEDERAL DISTRICT	246,822	25,588	49,030	171.0	13.64	25,235	48,831	171.6	13.61
Republic of Sakha (Yakutia)	44,216	5,716	12,040	175.4	13.74	5,439	11,921	177.0	13.64
Kamchatka Territory	15,948	1,391	2,857	159.4	13.76	1,372	2,822	160.8	13.76
Primorye Territory	64,395	6,161	11,135	166.7	13.74	6,145	11,120	166.8	13.73
Khabarovsk Territory	52,996	5,693	10,504	175.9	13.45	5,690	10,498	176.0	13.45
Amur Region	31,681	2,910	4,821	175.6	13.44	2,897	4,814	175.8	13.43
Magadan Region	8,868	1,012	2,054	163.9	13.94	999	2,045	164.2	13.92
Sakhalin Region	22,372	1,900	4,205	166.3	13.65	1,891	4,198	166.4	13.64
Jewish Autonomous Region	4,467	549	860	170.1	13.65	549	860	170.1	13.65
Chukotka Autonomous Area	1,877	256	554	152.8	13.50	253	552	153.1	13.48
CRIMEA FEDERAL DISTRICT	9,091	171	349	190.5	12.70	169	348	190.9	12.70
Republic of Crimea	6,921	131	274	193.3	12.73	131	274	193.3	12.73
Sevastopol	2,171	40	75	180.0	12.57	38	74	182.0	12.56

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

Table 6.4.8

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

	30.11.2015									
	volume of loans total, millions of rubles	housing loans				including				of which mortgage loans
		number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	
1	2	3	4	5	6	7	8	9	10	
THE RUSSIAN FEDERATION	84,036	122	4,579	44.1	10.10	86	2,936	53.0	9.84	
CENTRAL FEDERAL DISTRICT	72,247	108	4,409	44.2	10.09	75	2,795	53.3	9.82	
Belgorod Region	92	1	76	24.0	14.00	0	0	0.0	0.00	
Bryansk Region	53	0	0	0.0	0.00	0	0	0.0	0.00	
Vladimir Region	39	0	0	0.0	0.00	0	0	0.0	0.00	
Voronezh Region	492	1	5	147.1	12.00	1	5	147.1	12.00	
Ivanovo Region	895	1	2	152.2	7.90	1	2	152.2	7.90	
Kaluga Region	101	0	0	0.0	0.00	0	0	0.0	0.00	
Kostroma Region	8	0	0	0.0	0.00	0	0	0.0	0.00	
Kursk Region	41	0	0	0.0	0.00	0	0	0.0	0.00	
Lipetsk Region	19	0	0	0.0	0.00	0	0	0.0	0.00	
Moscow Region	6,257	26	929	49.7	8.99	24	718	46.7	9.51	
Orel Region	19	0	0	0.0	0.00	0	0	0.0	0.00	
Ryazan Region	24	0	0	0.0	0.00	0	0	0.0	0.00	
Smolensk Region	84	0	0	0.0	0.00	0	0	0.0	0.00	
Tambov Region	39	1	7	242.2	9.00	1	7	242.2	9.00	
Tver Region	70	0	0	0.0	0.00	0	0	0.0	0.00	
Tula Region	54	0	0	0.0	0.00	0	0	0.0	0.00	
Yaroslavl Region	54	0	0	0.0	0.00	0	0	0.0	0.00	
Moscow	63,908	78	3,390	42.5	10.40	48	2,062	54.6	9.92	

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	6,948	6	33	135.9	10.98	5	31	141.8	10.97
Republic of Karelia	23	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	4	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	26	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	26	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	43	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	221	1	4	122.0	8.00	1	4	122.0	8.00
Leningrad Region	1,289	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	30	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	13	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	5,292	4	27	144.9	11.35	4	27	144.9	11.35
SOUTHERN FEDERAL DISTRICT	889	2	68	14.4	9.00	2	68	14.4	9.00
Republic of Adygeya (Adygeya)	11	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	11	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	313	1	2	110.0	9.00	1	2	110.0	9.00
Astrakhan Region	55	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	170	1	66	11.6	9.00	1	66	11.6	9.00
Rostov Region	329	0	0	0.0	0.00	0	0	0.0	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	309	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Dagestan	54	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	12	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	148	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	88	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	1,898	5	66	23.7	9.41	3	39	33.7	8.83
Republic of Bashkortostan	115	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	69	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	9	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	369	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	58	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia	29	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	115	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	21	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	329	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	48	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	37	1	4	242.0	8.00	1	4	242.0	8.00
Samara Region	583	3	60	6.5	12.20	1	33	4.3	11.70
Saratov Region	94	1	2	122.0	10.30	1	2	122.0	10.30
Ulyanovsk Region	22	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	548	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	6	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	368	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	75	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area – Yugra	21	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	19	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	35	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	100	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	616	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	15	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	9	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	41	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	11	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	82	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	56	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region	83	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	193	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	95	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	29	0	0	0.0	0.00	0	0	0.0	0.00
FAR-EASTERN FEDERAL DISTRICT	530	1	3	12.0	16.00	1	3	12.0	16.00
Republic of Sakha (Yakutia)	10	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	20	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	412	1	3	12.0	16.00	1	3	12.0	16.00
Khabarovsk Territory	67	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	4	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	5	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	5	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	52	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	35	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	17	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				
	March	April	May	June	July
2	3	4	5	6	6
THE RUSSIAN FEDERATION	2,875.33	4,089.70	3,049.93	2,912.42	3,739.52
CENTRAL FEDERAL DISTRICT	1,662.32	2,296.64	1,712.03	1,637.92	2,098.45
Belgorod Region	6.46	4.97	2.93	2.93	3.52
Bryansk Region	1.36	2.25	2.09	2.25	3.80
Vladimir Region	12.22	14.24	12.05	13.37	20.55
Voronezh Region	16.25	27.22	19.67	22.65	28.67
Ivanovo Region	4.94	8.22	5.21	6.35	8.14
Kaluga Region	7.08	11.82	8.49	9.70	12.79
Kostroma Region	1.94	2.78	2.30	3.11	3.71
Kursk Region	2.03	2.33	2.05	2.06	2.55
Lipetsk Region	2.80	4.38	2.00	2.69	3.16
Moscow Region	31.46	45.28	31.00	37.69	47.57
Orel Region	3.41	6.15	4.56	4.43	5.80
Ryazan Region	17.20	25.39	18.70	18.57	21.83
Smolensk Region	4.37	5.43	5.48	5.10	5.84
Tambov Region	2.07	1.87	0.89	1.10	1.77
Tver Region	4.11	5.99	4.78	4.22	7.87
Tula Region	10.77	18.65	14.66	13.50	18.47
Yaroslavl Region	8.88	12.23	7.34	9.88	12.12
Moscow	1,524.96	2,097.44	1,567.82	1,478.34	1,890.30
NORTH-WESTERN FEDERAL DISTRICT	432.08	596.81	399.18	409.20	452.81
Republic of Karelia	1.63	2.89	1.73	1.93	2.39
Republic of Komi	2.01	3.02	2.18	2.26	3.55
Arkhangelsk Region	2.01	3.92	3.23	2.78	3.65
Nenets Autonomous Area	0.06	0.10	0.08	0.14	0.08
Arkhangelsk Region, excluding Nenets Autonomous Area	1.95	3.82	3.16	2.64	3.57
Vologda Region	6.77	12.25	7.74	6.92	9.15
Kaliningrad Region	13.54	26.85	14.59	13.46	16.80
Leningrad Region	86.40	105.05	96.44	98.14	121.17
Murmansk Region	3.57	7.62	4.75	4.10	5.95
Novgorod Region	1.63	1.99	1.34	1.57	2.46
Pskov Region	1.79	2.65	1.60	1.52	2.39
Saint Petersburg	312.76	430.58	265.56	276.53	285.31
SOUTHERN FEDERAL DISTRICT	108.88	176.05	140.70	130.26	198.44
Republic of Adygeya (Adygeya)	1.78	2.53	2.15	2.06	2.66
Republic of Kalmykia	0.21	0.33	0.24	0.28	0.52
Krasnodar Territory	46.24	78.13	65.95	60.63	99.40
Astrakhan Region	2.94	4.81	5.80	4.21	5.27
Volgograd Region	10.37	14.48	10.81	11.21	14.20
Rostov Region	47.34	75.78	55.77	51.88	76.40
NORTH CAUCASIAN FEDERAL DISTRICT	45.56	83.09	65.90	47.39	56.93
Republic of Dagestan	3.14	4.99	4.53	3.79	4.14
Republic of Ingushetia	0.51	2.43	1.28	0.34	0.39
Kabardino-Balkar Republic	3.08	5.19	5.60	3.64	6.72
Karachay-Cherkess Republic	1.89	2.06	3.11	3.48	3.82

Table 6.5.1 (end)
(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	4.82	11.55	7.02	3.87	8.19
Chechen Republic	0.50	1.54	0.81	1.04	1.69
Stavropol Territory	31.63	55.32	43.55	31.23	31.97
VOLGA FEDERAL DISTRICT	194.91	297.71	211.63	211.99	289.47
Republic of Bashkortostan	16.72	26.36	22.12	22.58	28.18
Mari El Republic	1.12	1.78	1.01	0.84	1.34
Republic of Mordovia	0.96	1.31	1.20	1.23	1.85
Republic of Tatarstan (Tatarstan)	37.64	52.63	35.01	34.56	55.09
Udmurt Republic	8.78	16.22	8.54	6.90	9.15
Chuvash Republic – Chuvashia	1.90	7.27	6.53	4.99	8.46
Perm Territory	12.76	18.49	10.94	12.66	16.31
Kirov Region	4.76	7.42	4.26	4.54	6.43
Nizhny Novgorod Region	30.80	43.51	31.85	28.56	35.51
Orenburg Region	5.52	8.53	5.46	5.73	8.15
Penza Region	2.15	3.43	2.81	3.06	4.83
Samara Region	33.39	56.47	44.91	46.20	61.01
Saratov Region	17.84	25.82	15.32	17.12	19.70
Ulyanovsk Region	20.57	28.48	21.67	23.03	33.48
URALS FEDERAL DISTRICT	141.50	196.14	149.91	148.07	187.55
Kurgan Region	1.97	2.67	1.56	1.95	2.19
Sverdlovsk Region	76.87	104.72	83.35	83.90	102.70
Tyumen Region	34.86	49.27	37.64	33.17	43.28
Khanty-Mansi Autonomous Area – Yugra	15.59	24.08	19.60	15.88	18.27
Yamal-Nenets Autonomous Area	3.73	5.40	3.63	3.39	3.82
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	15.53	19.79	14.41	13.90	21.18
Chelyabinsk Region	27.80	39.48	27.36	29.05	39.38
SIBERIAN FEDERAL DISTRICT	149.20	222.23	169.39	163.89	213.47
Altai Republic	0.15	0.22	0.18	0.23	0.54
Republic of Buryatia	15.47	28.24	22.75	16.58	22.39
Republic of Tuva	0.07	0.08	0.05	0.09	0.08
Republic of Khakassia	1.38	1.98	1.64	1.81	2.34
Altai Territory	3.15	4.98	4.06	6.08	8.32
Trans-Baikal Territory	0.91	1.62	0.82	1.02	1.43
Krasnoyarsk Territory	24.87	35.75	28.15	26.55	39.03
Irkutsk Region	10.39	13.13	10.26	8.85	10.56
Kemerovo Region	4.57	8.00	5.95	6.37	7.24
Novosibirsk Region	66.40	100.58	73.64	74.00	92.00
Omsk Region	17.26	19.59	15.60	16.28	21.29
Tomsk Region	4.58	8.08	6.31	6.03	8.25
FAR-EASTERN FEDERAL DISTRICT	123.71	184.80	166.33	116.22	141.76
Republic of Sakha (Yakutia)	1.83	2.96	1.91	2.10	3.18
Kamchatka Territory	3.95	5.97	4.41	3.03	3.43
Primorye Territory	69.64	102.93	102.61	62.89	72.71
Khabarovsk Territory	20.44	23.15	17.54	17.46	22.52
Amur Region	18.60	38.76	32.06	24.18	30.13
Magadan Region	0.95	1.54	1.08	0.94	1.23
Sakhalin Region	8.10	9.32	6.60	5.49	8.42
Jewish Autonomous Region	0.10	0.1	0.05	0.08	0.08
Chukotka Autonomous Area	0.10	0.07	0.08	0.06	0.07
CRIMEA FEDERAL DISTRICT	11.12	26.52	25.46	45.98	94.75
Republic of Crimea	7.51	19.19	17.15	34.50	69.57
Sevastopol	3.61	7.33	8.31	11.48	25.18

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	2,612.10	2,476.70	1,617.17	2,049.41	1,933.59
CENTRAL FEDERAL DISTRICT	1,247.43	1,203.18	789.58	1,002.64	951.56
Belgorod Region	4.05	4.33	2.23	2.68	2.87
Bryansk Region	3.00	3.07	1.52	1.99	2.24
Vladimir Region	22.02	14.55	11.90	14.28	18.46
Voronezh Region	22.52	21.18	12.14	17.34	16.33
Ivanovo Region	4.58	4.53	2.73	3.73	3.62
Kaluga Region	10.59	10.30	7.89	8.94	9.72
Kostroma Region	2.61	2.70	2.03	3.38	2.97
Kursk Region	4.14	3.47	1.80	2.49	2.62
Lipetsk Region	4.03	4.58	1.74	1.99	2.14
Moscow Region	38.81	38.20	26.43	31.26	31.50
Orel Region	3.48	3.36	1.82	3.95	2.76
Ryazan Region	14.01	13.22	12.38	13.27	13.43
Smolensk Region	6.15	5.00	3.55	3.82	4.75
Tambov Region	1.60	2.49	0.71	1.41	0.94
Tver Region	4.57	4.27	2.95	3.46	2.71
Tula Region	9.84	9.93	5.80	8.58	6.97
Yaroslavl Region	8.88	7.59	4.89	6.43	6.64
Moscow	1,082.55	1,050.42	687.06	873.65	820.90
NORTH-WESTERN FEDERAL DISTRICT	402.01	405.17	304.65	383.62	302.76
Republic of Karelia	3.37	2.55	1.72	2.69	2.84
Republic of Komi	1.57	1.95	0.92	1.09	1.51
Arkhangelsk Region	4.42	5.11	2.10	2.34	2.99
Nenets Autonomous Area	0.02	0.03	0.04	0.08	0.02
Arkhangelsk Region, excluding Nenets Autonomous Area	4.40	5.08	2.06	2.26	2.97
Vologda Region	5.84	6.02	4.39	5.38	5.56
Kaliningrad Region	35.49	32.05	21.74	27.42	25.42
Leningrad Region	77.79	85.44	75.20	75.02	78.40
Murmansk Region	4.24	4.40	2.28	4.19	2.88
Novgorod Region	1.87	1.84	1.13	1.64	1.66
Pskov Region	3.89	3.62	2.41	2.92	3.13
Saint Petersburg	263.54	262.19	192.76	260.93	178.37
SOUTHERN FEDERAL DISTRICT	197.34	181.29	112.06	143.55	133.50
Republic of Adygeya (Adygeya)	3.04	2.75	2.41	2.47	2.91
Republic of Kalmykia	0.49	0.58	0.29	0.37	0.39
Krasnodar Territory	104.86	93.77	60.15	73.31	67.34
Astrakhan Region	12.57	8.33	2.49	6.02	3.13
Volgograd Region	16.42	15.25	10.04	11.62	11.91
Rostov Region	59.96	60.63	36.69	49.77	47.82
NORTH CAUCASIAN FEDERAL DISTRICT	27.29	31.80	14.33	20.77	21.06
Republic of Dagestan	1.87	1.91	1.13	1.64	1.60
Republic of Ingushetia	0.10	0.58	0.03	0.06	0.20
Kabardino-Balkar Republic	2.05	2.81	1.06	1.68	1.62
Karachay-Cherkess Republic	1.46	1.59	2.44	2.67	2.44

Table 6.5.2 (end)
(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	2.70	2.88	1.06	2.60	1.34
Chechen Republic	0.09	0.19	0.05	0.06	0.08
Stavropol Territory	19.03	21.84	8.57	12.06	13.78
VOLGA FEDERAL DISTRICT	243.96	210.43	129.19	162.33	167.50
Republic of Bashkortostan	20.91	19.14	13.07	14.80	17.37
Mari El Republic	1.38	1.57	1.01	0.89	0.99
Republic of Mordovia	1.78	1.56	0.85	1.05	1.02
Republic of Tatarstan (Tatarstan)	36.01	32.26	20.18	23.68	24.06
Udmurt Republic	8.11	6.81	4.50	5.42	5.11
Chuvash Republic – Chuvashia	1.98	2.79	1.77	4.07	3.23
Perm Territory	14.12	11.02	7.62	8.10	8.73
Kirov Region	5.16	4.27	3.00	2.96	3.87
Nizhny Novgorod Region	32.04	27.11	16.15	19.02	17.87
Orenburg Region	22.23	13.85	6.89	9.24	8.36
Penza Region	2.68	2.74	1.57	2.63	2.56
Samara Region	49.76	44.80	27.81	34.28	36.58
Saratov Region	18.81	18.19	12.30	15.62	14.62
Ulyanovsk Region	28.99	24.32	12.48	20.57	23.15
URALS FEDERAL DISTRICT	156.44	126.78	70.47	92.28	102.97
Kurgan Region	2.08	1.73	0.86	1.32	1.18
Sverdlovsk Region	74.61	58.38	34.82	43.19	48.85
Tyumen Region	26.24	27.36	13.88	16.04	20.94
Khanty-Mansi Autonomous Area – Yugra	9.72	10.71	4.85	6.31	8.71
Yamal-Nenets Autonomous Area	2.21	2.27	0.62	0.74	0.63
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	14.31	14.39	8.41	8.99	11.60
Chelyabinsk Region	53.50	39.31	20.91	31.72	32.00
SIBERIAN FEDERAL DISTRICT	178.18	147.19	88.61	116.63	129.34
Altai Republic	0.62	0.39	0.20	0.36	0.37
Republic of Buryatia	13.84	13.53	9.52	11.54	13.90
Republic of Tuva	0.06	0.03	0.02	0.03	0.05
Republic of Khakassia	1.19	1.25	0.74	1.09	0.95
Altai Territory	6.96	5.09	3.85	4.62	5.74
Trans-Baikal Territory	1.70	1.27	0.46	0.42	5.68
Krasnoyarsk Territory	20.66	15.99	9.25	14.94	14.75
Irkutsk Region	8.84	8.02	5.23	4.48	5.40
Kemerovo Region	6.28	5.74	3.24	4.02	4.25
Novosibirsk Region	89.29	72.20	41.44	55.42	57.51
Omsk Region	23.03	19.62	11.82	16.21	17.23
Tomsk Region	5.71	4.08	2.85	3.52	3.51
FAR-EASTERN FEDERAL DISTRICT	124.43	137.23	90.31	93.49	91.09
Republic of Sakha (Yakutia)	2.41	1.84	0.96	1.06	0.86
Kamchatka Territory	3.42	3.24	1.72	2.46	2.53
Primorye Territory	77.19	88.79	59.76	56.29	52.93
Khabarovsk Territory	18.48	21.00	10.17	16.47	13.39
Amur Region	13.33	13.59	11.27	8.82	13.34
Magadan Region	1.60	1.56	0.31	0.46	0.56
Sakhalin Region	7.74	6.93	6.05	7.85	7.37
Jewish Autonomous Region	0.24	0.22	0.06	0.05	0.08
Chukotka Autonomous Area	0.03	0.05	0.02	0.02	0.04
CRIMEA FEDERAL DISTRICT	34.21	32.74	17.41	33.81	33.42
Republic of Crimea	25.16	23.01	11.42	26.41	26.75
Sevastopol	9.05	9.73	6.00	7.40	6.67

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
CENTRAL FEDERAL DISTRICT	306,975.3	133,009.5	448,436.1	203,963.5
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
NORTH-WESTERN FEDERAL DISTRICT	51,607.2	26,089.8	77,580.3	39,549.3
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
SOUTHERN FEDERAL DISTRICT	21,205.1	10,461.5	33,169.6	16,950.7
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
NORTH CAUCASIAN FEDERAL DISTRICT	5,697.2	3,035.7	8,761.2	4,564.5
Republic of Daghestan	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
VOLGA FEDERAL DISTRICT	58,797.4	29,545.0	89,960.4	45,723.0
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
URALS FEDERAL DISTRICT	32,242.5	15,828.7	47,388.6	24,711.7
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
SIBERIAN FEDERAL DISTRICT	30,063.8	14,214.4	46,171.6	21,834.5
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
FAR-EASTERN FEDERAL DISTRICT	10,936.8	4,334.7	16,763.7	6,813.9
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
CRIMEA FEDERAL DISTRICT	233.5	13.8	397.8	37.3
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

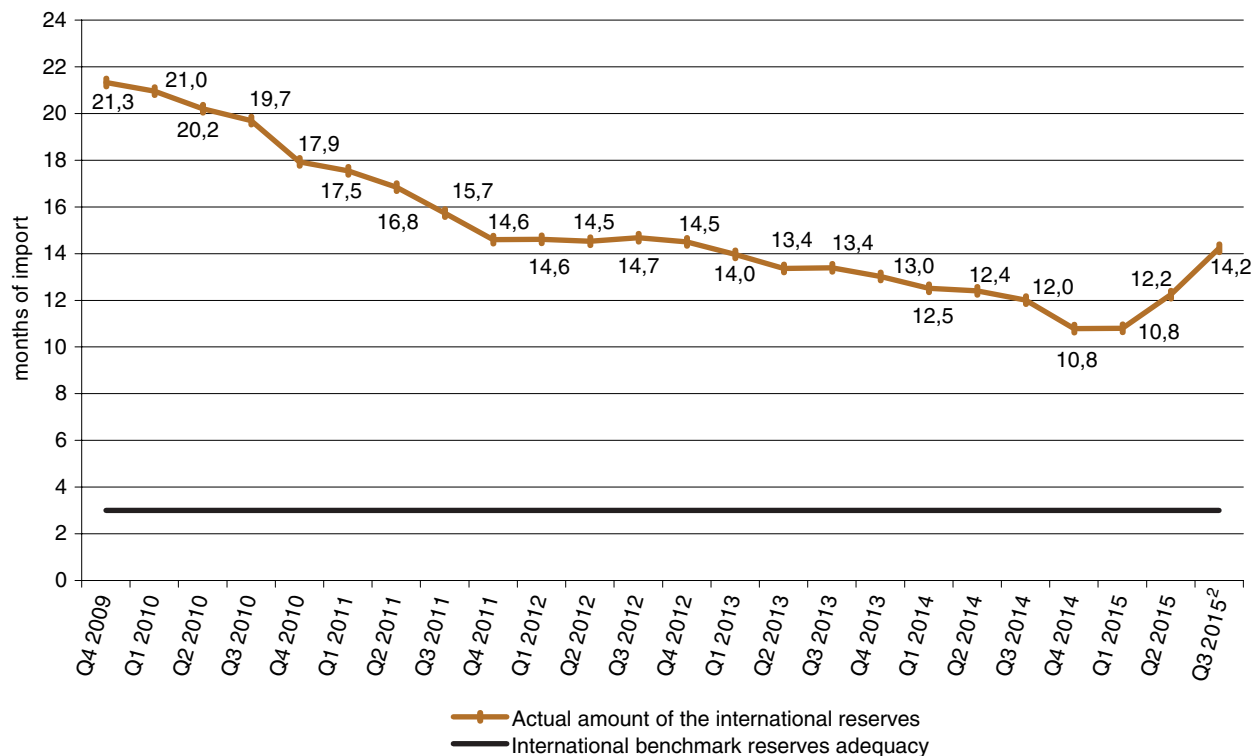
	Q3 2015						
	number of participants, persons	pension reserves – total, millions of rubles	number of insured participants, persons	pension savings (market value), millions of rubles	payouts of pension benefits under non-governmental pension provision, millions of rubles	pension contributions – total, 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.)

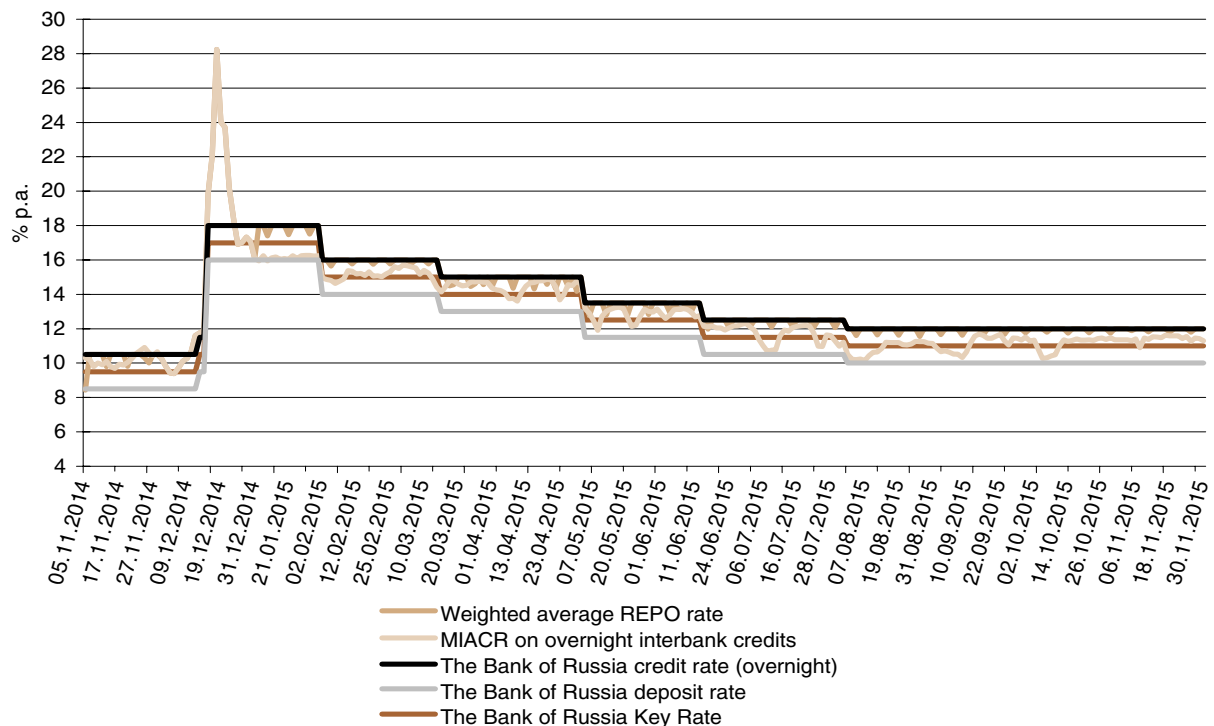
	1	2	3	4	5	6	7
Leningrad Region	-	-	-	-	-	-	-
Murmansk Region	-	-	-	-	-	-	-
Novgorod Region	-	-	-	-	-	-	-
Pskov Region	-	-	-	-	-	-	-
Saint Petersburg	100,389	2,608.0	2,117,499	92,223.5	157.2	94.2	9,967
SOUTHERN FEDERAL DISTRICT	91,336	1,706.4	258,231	13,283.2	108.1	164.9	7,960
Republic of Adygeya (Adygeya)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

7. CHARTS AND DIAGRAMS

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



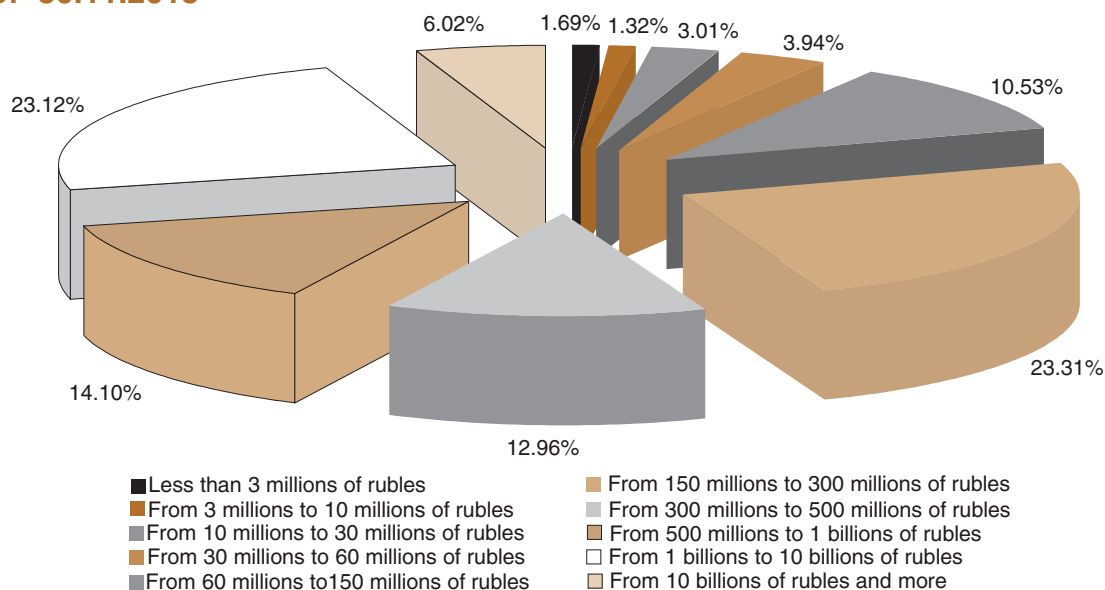
7.2. Interest Rates Dynamics in November, 2014 — November, 2015



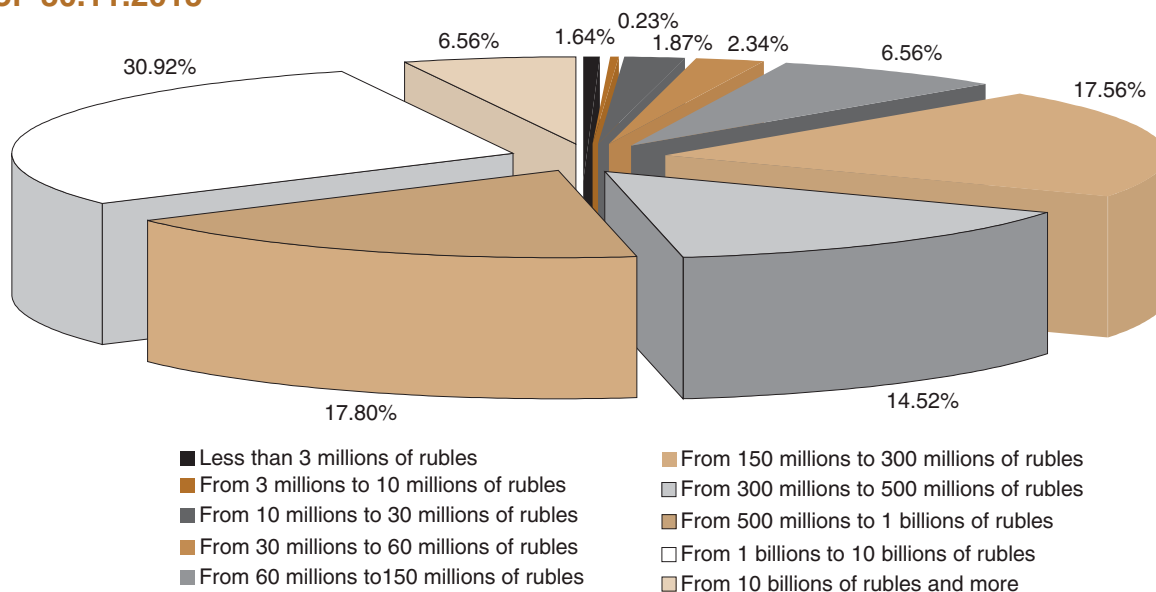
¹ See also the methodological comments to the table 1.11 "International Reserves of the Russian Federation".

² Estimated value.

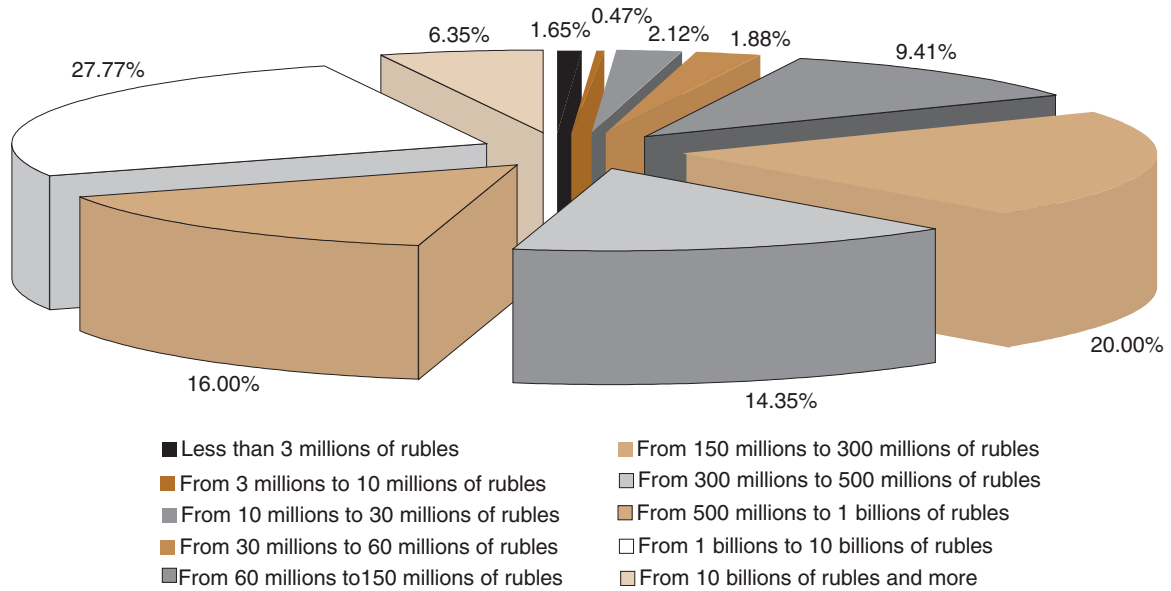
7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 404-P, on 09.08.2013, Grouped by Size of Registered Authorized Capital as of 30.11.2015



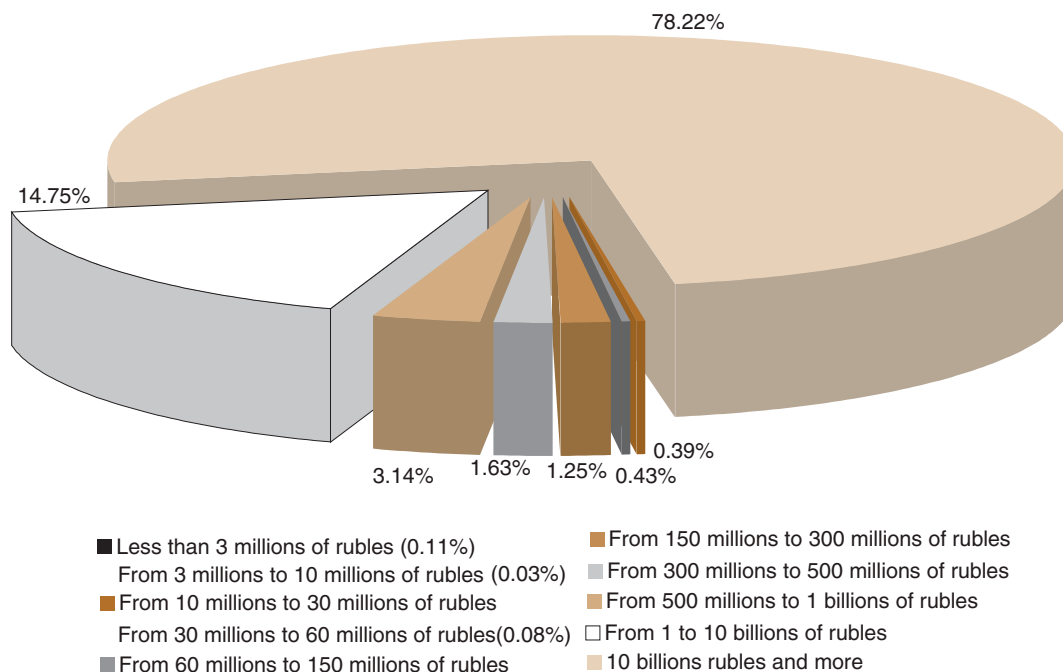
7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 04.08.2003, Grouped by Size of Registered Authorized Capital as of 30.11.2015



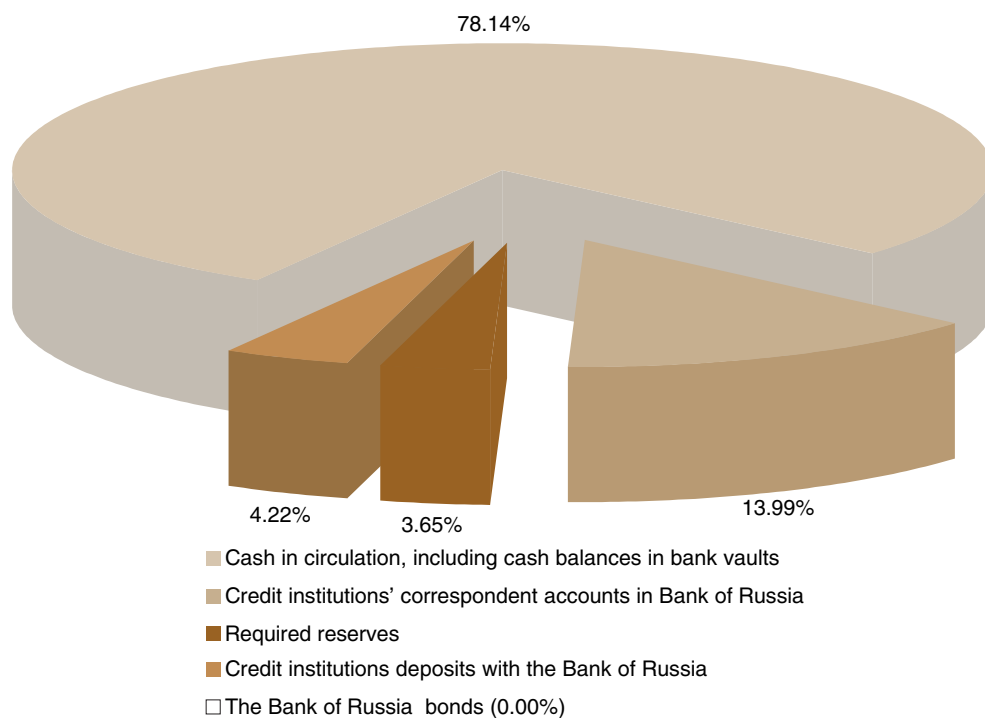
7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 30.11.2015



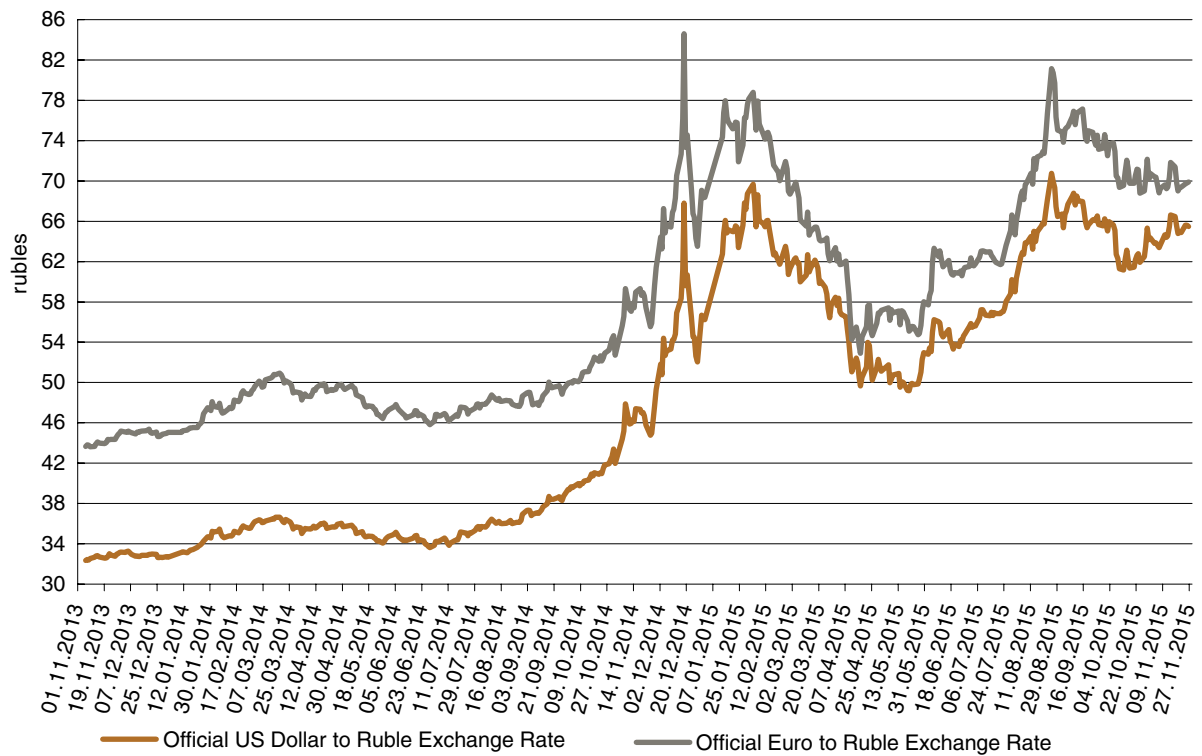
7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from December 10, 2015 to January 10, 2016 (Credit Institutions Grouped by Size of Registered Authorized Capital)



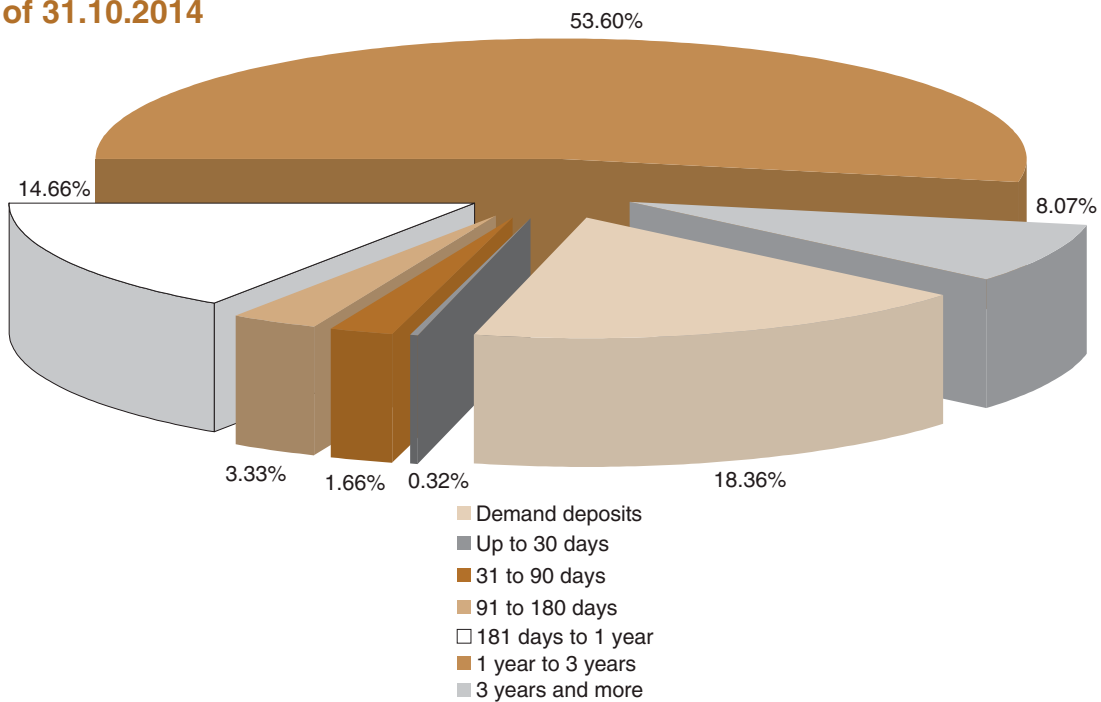
7.7. Structure of Broad Monetary Base as of 30.11.2015



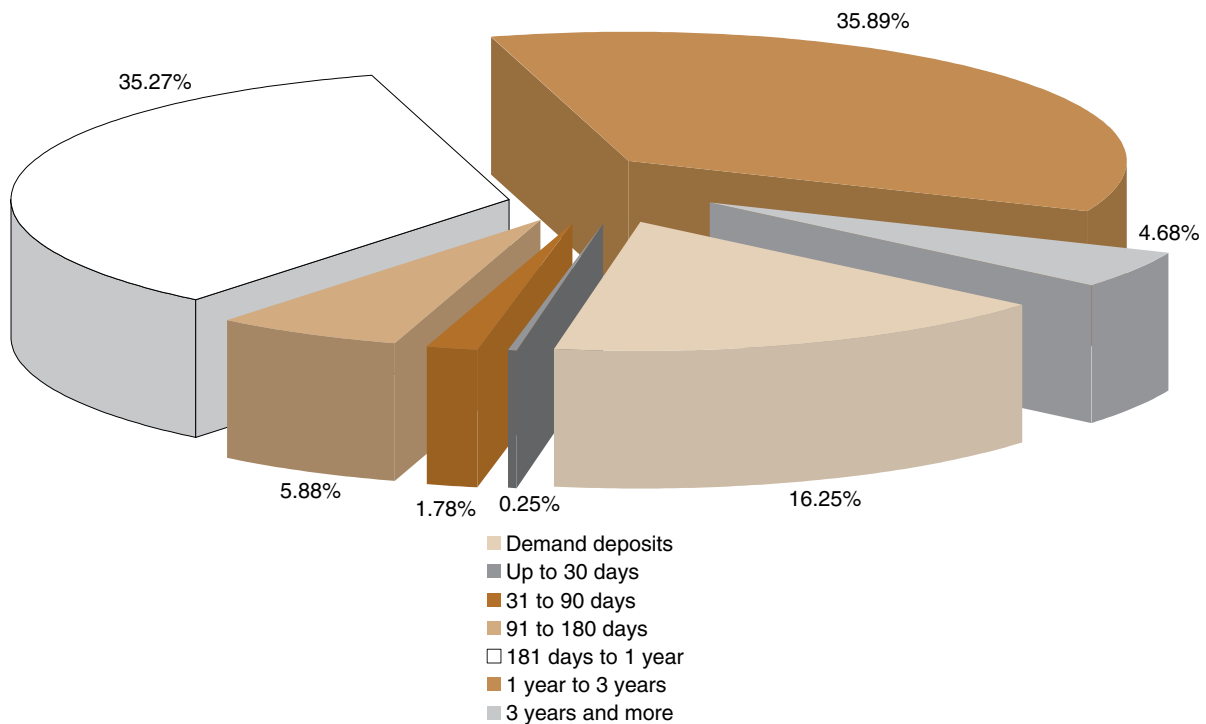
7.8. Ruble Exchange Rate Dynamics in November, 2013 — November, 2015



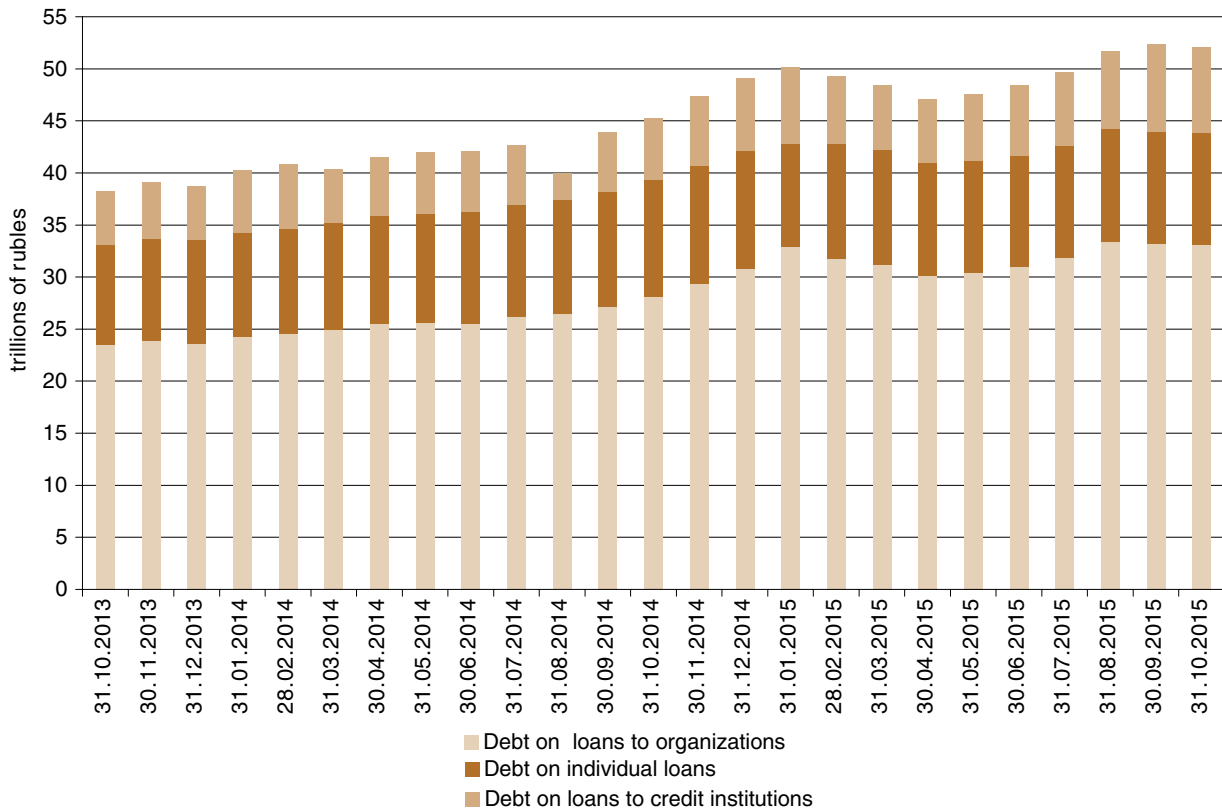
7.9. Structure of Individual Deposits Denominated in Rubles as of 31.10.2014



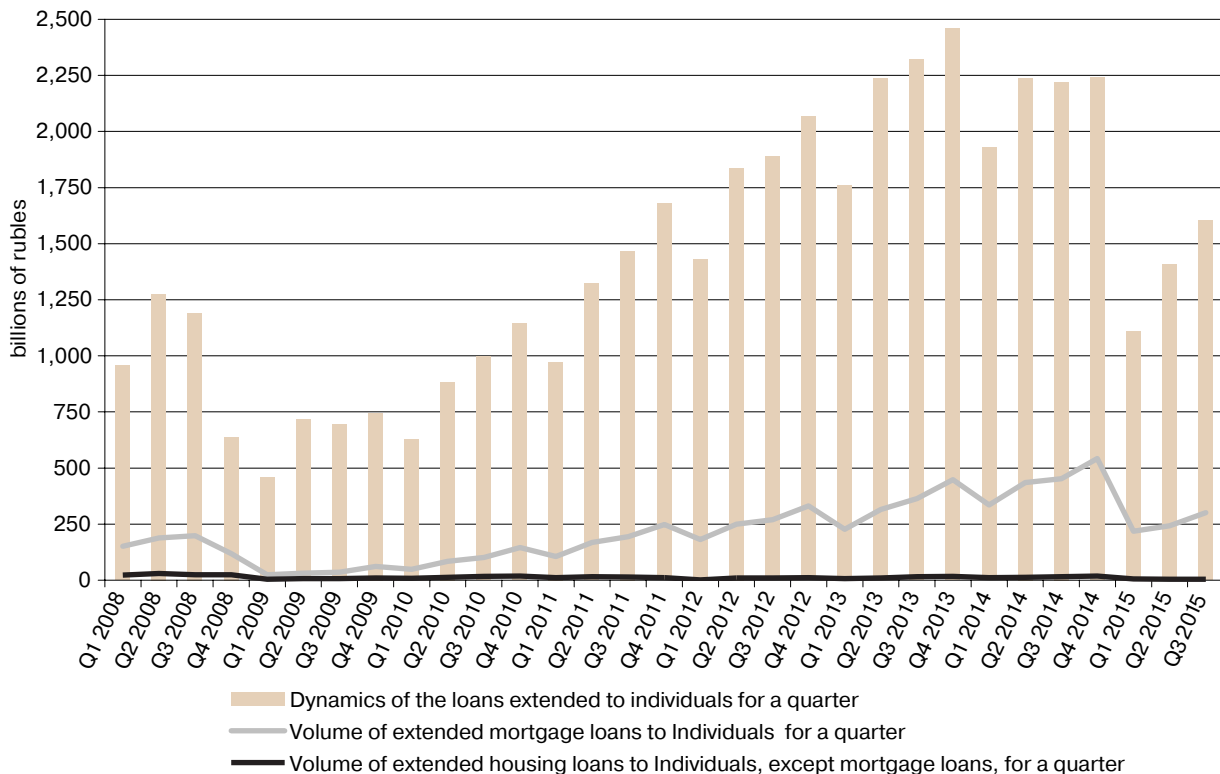
as of 31.10.2015



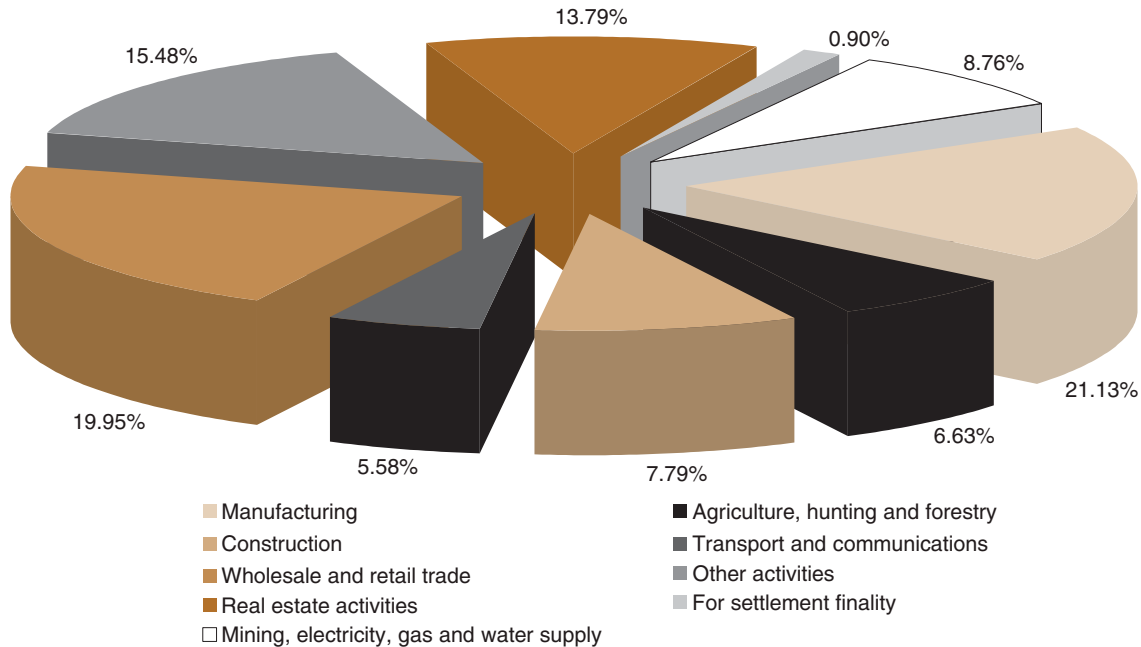
7.10. Dynamics of Debt on Loans Extended



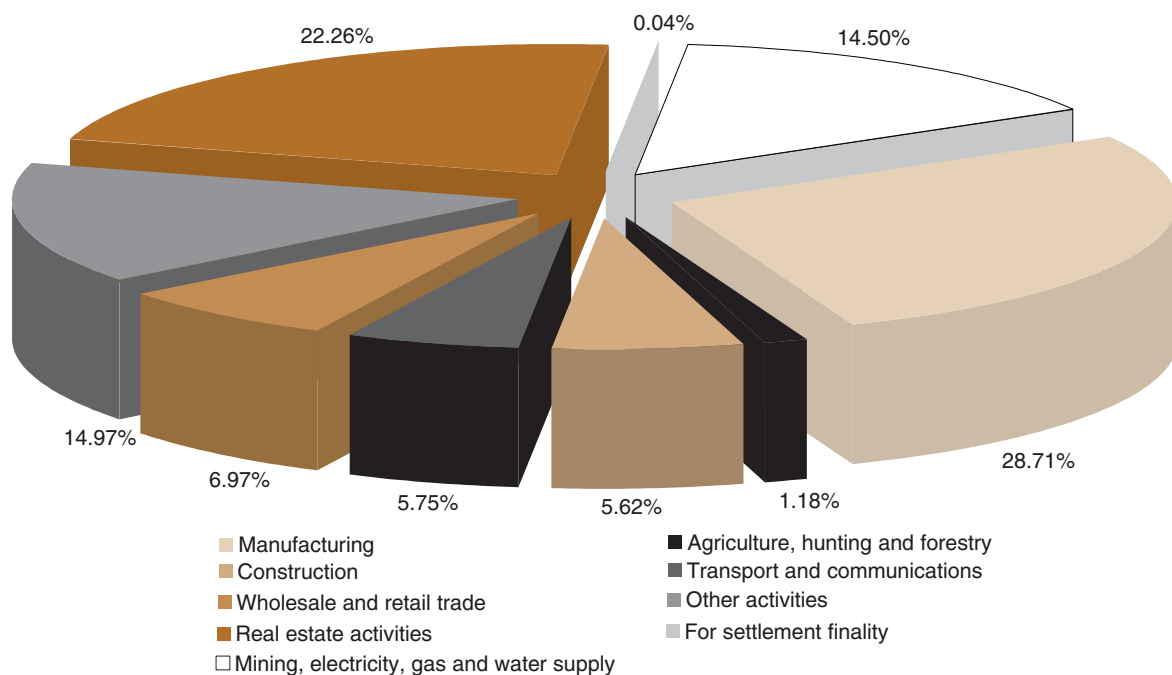
7.11. Loans Extended by the Credit Institutions to Individuals - Residents, for a Quarter (Including by some Purpose Loans)



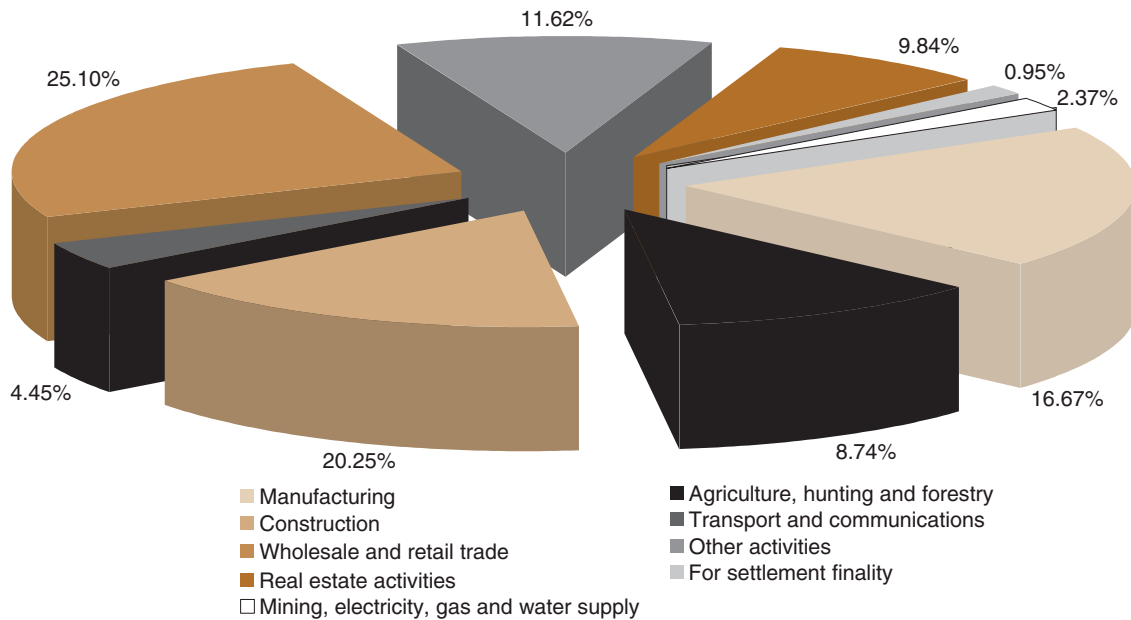
7.12. Structure of Ruble-Denominated Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.11.2015



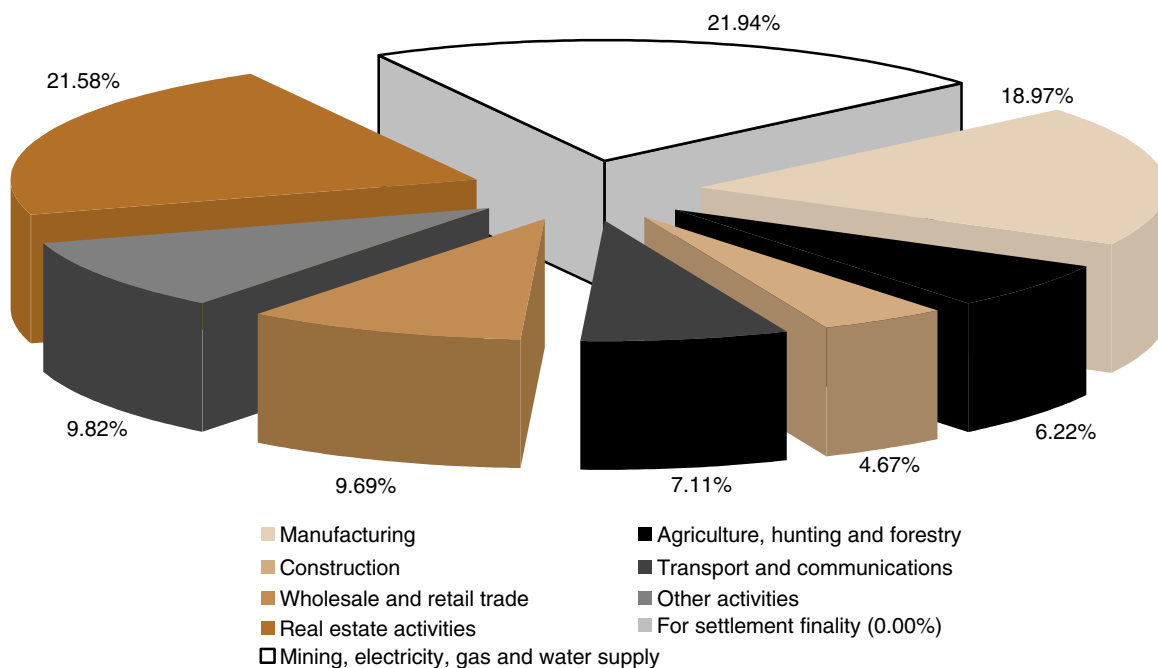
7.13. Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.11.2015



7.14. Structure of Ruble-Denominated Overdue Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.11.2015



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 30.11.2015



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 nonresidents¹ 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,

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

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

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

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

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

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 6th edition of the IMF's *Balance of Payments and International*

Investment Position Manual (BPM6) and the OECD *Benchmark Definition of Foreign Direct Investment*, the 4th 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.^{FF}

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

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

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

Table 1.4

External Debt of the Russian Federation

General Provisions

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 6th 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 6th 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 6th edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*, and the IMF's *International Reserves and Foreign Currency Liquidity: Guidelines for a Data Template (2012)*.

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

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

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

The international benchmark reserves adequacy is equal to three months.

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

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

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

Table 1.12
International Reserves and Foreign Currency
Liquidity — Russia

General Provisions

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

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

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

Table 1.13
Central Bank Survey

General Provisions

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

Individual Indicators Highlights

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

Claims on nonresidents include international reserves of the Russian Federation government (see comments to the table: "International Reserves of the Russian Federation") and less liquid nonreserve assets. The nonreserve assets in this table represent other assets of the Bank of Russia placed with nonresidents¹, particularly, assets denominated in a limited conversion and the Russian Federation currencies, and long-term credits and deposits also in convertible currency. Claims on nonresidents are presented across *monetary gold and SDR holdings, foreign currency, deposits, securities other than shares, loans and other claims on nonresidents*.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 1.14
Credit Institutions Survey

General Provisions

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 1.16
Money Supply (National Definition)

General Provisions

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

Table 1.17
Monetary Base (Broad Definition)

General Provisions

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

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

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

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

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

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

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

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

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

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

General Provisions

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

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).

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

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

Individual Indicators Highlights

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

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

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

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

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

Table 3.2.6

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

General Provisions

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

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

Individual Indicators Highlights

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

Table 3.3

Stock Exchange Trade by Types of Securities and Financial Derivatives

General Provisions

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

Option Agreement (Contract) shall be deemed the following:

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

2) an agreement providing for the following:

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

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

Table 3.4
Main Share Price Indices

General Provisions

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

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

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

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

Individual Indicators Highlights

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

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

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

Section 4. Financial Institutions' Performance

Subsection 4.1 General Description

Table 4.1.1
Number and Structure of Credit Institutions

General Provisions

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

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

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

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

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

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

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

Individual Indicators Highlights

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

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

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

Nonbanking credit institution:

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

- 2) credit institution authorized for selected banking operations, established by Federal Law "On Banks and Banking Activities". The permissible combination of banking operations for such nonbanking institutions are specified by the Bank of Russia.

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 Organizations

General Provisions

The table contains monthly data on the number of insurance companies, securities market professional participants, infrastructures, collective investment market participants, microfinance organizations and cooperatives, accredited rating agencies and chief actuaries authorized to operate on the financial market as of the corresponding date, and also data on the number of self-regulating organizations of microfinance organizations, credit consumer cooperatives and 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, 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", FFMS Order No. 11-5/pz-n, dated January 25, 2011, "On Approval of Administrative Rules for Licencing by the Federal Financial Market Service of Securities Market Professional Participants" 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.

1.4. 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 Organizations under Federal Law No. 151-FZ, dated July 2, 2010, "On Microfinance Activities and Microfinance Organizations" 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 Organizations, Establish a Form of Certificate to Enter Data on a Legal Entity into the State Register of Microfinance Organizations, and Approve a Form to Submit Data on Legal Entity Founders".

2.2. A State Register of Self-Regulating Microfinance Organizations under Federal Law No. 151-FZ, dated July 2, 2010, "On Microfinance Activities and Microfinance Organizations".

2.3. A State Register of Self-Regulating Organizations of Credit Consumer Cooperatives under Federal Law No. 190-FZ, dated July 18, 2009, "On Credit Cooperation" and the Procedure for Keeping the State Register of Self-Regulating Organizations

of Credit Consumer Cooperatives approved by Russia's Ministry of Finance Order No. 44n, dated April 19, 2011.

2.4. State Registers of Pawn Shops and Credit Consumer Cooperatives pursuant to Federal Law No. 196-FZ, dated July 19, 2007, "On Pawn Shops" and Federal Law No. 190-FZ, dated July 18, 2009, "On Credit Cooperation" based on information received from an authorized federal executive body that registers legal entities.

2.5. A Register of Housing Savings Cooperatives under 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".

2.6. A Single Register of Chief Actuaries under Federal Law No. 293-FZ, dated November 2, 2013, "On Actuarial Activities in the Russian Federation".

2.7. A Register of Accredited Rating Agencies pursuant to the Procedure for the Accreditation of Rating Agencies and Keeping the Register of Accredited Rating Agencies approved by Russia's Ministry of Finance Order No. 37n, dated May 4, 2010.

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

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

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

2.9. A State Register of Agricultural Credit Consumer Cooperatives – consumer cooperatives set up by agricultural commodity producers and (or) individual farmers to provide loans to members of these cooperatives and save their funds.

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 organizations, except credit institutions, and nonfinancial organizations (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 organizations (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 promisor to a billholder and gives the latter an unconditional right to make claims to the promisor in terms of specific amount, time and place.

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

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

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

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

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

Subsection 4.3 **Lending**

Table 4.3.1 **Loans, Deposits and Other Funds Extended to** **Organizations, Individuals and Credit Institutions**

General Provisions

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

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

Individual Indicators Highlights

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

Loans extended to individuals in rubles and foreign currency are amounts borrowed by resident and nonresident

individuals, other than individual entrepreneurs, including overdue debt.

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

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

Table 4.3.2

Weighted Average Interest Rates on Loans to Individuals in Rubles

Table 4.3.3

Weighted Average Interest Rates on Loans to Individuals in US Dollars

Table 4.3.4

Weighted Average Interest Rates on Loans to Individuals in Euros

Table 4.3.5

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles

Table 4.3.6

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

Table 4.3.7

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros

General Provisions

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

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

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

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

Individual Indicators Highlights

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

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

\bar{P} — weighted average loan interest rate;

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

V — amount of loan as included in an agreement.

Car loans — include loans extended to purchase of vehicles against the collateral of them.

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

Table 4.3.8

Loans Extended to Small, Medium-Sized Businesses

General Provisions

The table contains data on ruble and foreign currency funds granted by credit institutions to the small and medium-sized businesses.

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

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

Individual Indicators Highlights

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

Volume of extended loans is the value of loans extended by credit institutions from the beginning of the year. This indicator includes loans extended by credit institutions that had revoked banking licences during the reporting period.

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

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

Table 4.3.9

Mortgage Loans Extended by Credit Institutions to Individuals-Residents

Table 4.3.10

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

Table 4.3.11

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

General Provisions

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

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

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

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

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

In addition to being published in the *Bank of Russia Statistical Bulletin*, this information is available on the Bank of Russia's website.

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Weighted average interest rate on loans extended over the month characterises average interest rates on housing/mortgage loans extended by credit institutions over the month. It's a calculated value.

Rights of claim under mortgage loans acquired is the balance of the debt on rights of claim under mortgage loans acquired by credit institutions as of the reporting date.

Table 4.3.12
Investment Portfolio of Credit Institutions
and Derivatives

General Provisions

The table shows values of credit institutions' investments in securities, such as debt obligations, except bills of exchange and equities. The data do not include checks, warehouse certificates and passbooks to bearer. The table shows also information on derivatives at fair value being an assets.

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

Individual Indicators Highlights

Investments in debt obligations are credit institutions' investments in debt obligations that are classified as securities under Russian law (debt obligations of the Russian government, Bank of Russia, regional and local governments, resident credit institutions, and resident organizations other than credit institutions; debt obligations that are backed to repurchase agreements (repos) and not qualify for the derecognition; and nonresident debt obligations, other than bills of exchange, that are considered securities under the law of the issuer's country). Investments in debt obligations include securities that are booked at their fair value through profit or loss, those available for sale and securities that are held to maturity, as well as overdue debt obligations denominated in rubles and foreign currency. Values for debt obligations booked at their fair value through profit or loss and debt obligations available for sale account for revaluation of securities.

Revaluation of debt obligations (equities) denotes negative and positive differences between the balance-sheet value of securities and their current (fair) value. All securities 'booked at fair value through profit or loss' and securities 'available for sale,' whose current (fair) value could be measured reliably, are subject to revaluations.

Investments in debt obligations (equities) at balance-sheet value (regardless of revaluation) — credit institutions' investments in debt obligations (equities) at their balance-sheet value, regardless of any revaluations. The indicator is provided due to the impossibility of breaking down the total value of securities investments at their current (fair) value by issuers (due to special features of accounting standards). The subsequent columns show a breakdown of this total by issuers, as well as the value of debt obligations (equities) transferred that do not qualify for the derecognition.

Debt obligations (equities) transferred that do not qualify for the derecognition are securities passed to counterparties in commercial operations conducted on repos basis, which continue to be recognized.

Overdue debt obligations are acquisition costs of debt obligations and total interest (coupon) income, which were previously recognized as incomes, in the event of the securities issuer's failure to repay securities or make coupon payments on time.

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

Derivatives at fair value being an asset.

Derivative is an asset, if the overall estimated value of contractual claims on a counterparty exceeds corresponding contractual liabilities to the same counterparty and a credit institution expects an increase of future economic benefits resulting from receipt of the assets (cash and other property), ex-

change of assets or liabilities' redemption on the potentially favorable conditions for the credit institution.

Table 4.3.13
Discounted Bills

General Provisions

The table includes data on the value of bills of exchange discounted by credit institutions (including overdue bills).

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

Individual Indicators Highlights

Total discounted bills denominated in rubles is the total value of bills of exchange denominated in rubles/foreign currency and acquired prior to their maturity (including overdue bills).

Total of discounted ruble/foreign currency bills are broken down by promissors:

- bills issued and guaranteed by the federal government;
- bills issued and guaranteed by Russian regions and local authorities;
- resident credit institutions' bills;
- nonresidents' bills — comprise discounted bills of foreign central and local governments, including bills guaranteed by them, and nonresident banks and other nonresident bills;
- other residents' bills.

Subsection 4.5

Main Indicators of Subjects of Collective Investments and Insurance Business Performance

Table 4.5.1
**Main Indicators of Private Pension Funds'
Performance**

General Provisions

The table presents main performance indicators of private pension funds (hereinafter PPFs), licensed to engage in pension provision and pension insurance activities.

The indicators are derived from data contained in the following forms:

- Form No. 1-PPF 'Private Pension Fund Balance Sheet', approved by Ministry of Finance Order No. 3n, dated January 10, 2007, 'On the Specifics of Accounting for Private Pension Funds';
- Form PPF-D 'Statement of Implemented Contractual Obligations to Deliver Private Pension Provision Services and the Number of Personal and Collective Pension Accounts', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 07-92/pz-n, dated August 30, 2007;
- Form 1 and Form 5 of private pension fund reporting on mandatory pension insurance, set forth in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010;
- Form PPF-F 'Statement of Financial Activities', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

Individual Indicators Highlights

Fund's Assets include own funds, pension reserves, pension savings, short-term and long-term liabilities.

Own Funds:

- for PPFs that are non-profit organizations 'Target Financing' which includes the following indicators of Form No. 1-PPF 'Private Pension Fund Balance Sheet' (hereinafter Form No. 1-PPF): 'Founders' General Contribution', 'Additional Capital' and 'Directed Funds'. The sum of these indicators mean assets needed to support statutory activities (ASSA);
- for PPFs that are joint-stock companies 'Capital and Reserves' which include the following indicators of Form No. 1-PPF: 'Authorized Capital', 'Own Shares Bought from Shareholders', 'Assets Revaluation', 'Additional Capital (without Revaluation)', 'Reserve Capital', 'Retained Profit (Unrecovered Loss)'.
Pension Reserves mean total funds owned by the Fund and intended to finance the Fund's obligations to its pension scheme participants under respective pension agreements.

They include reserves to cover pension obligations and a premium reserve. Pension reserves are made up of:

- pension contributions;
- returns on investment of pension reserves;
- earmarked receipts;
- other assets designated by the Board of Directors (Supervisory Board) of the Fund to cover losses on pension reserve investment.

Pension Savings — this term is used in the meaning specified by Federal Law No. 111-FZ, dated July 24, 2002, "On Investments to Finance the Funded Part of Work Pensions in the Russian Federation".

Pension Savings (Book Value) — data from line 490 of Form No. 1-PPF are used.

Pension Savings (Market Value) — data from line 100 (as of end of the reporting period) of Section 3 of Form 1 'Statement of Pension Savings' of private pension fund reporting on mandatory pension insurance, set forth by Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance are used.

Fund's Short-term and Long-term Liabilities — the totals of lines 590 and 690 of Form No. 1-PPF are used.

Number of Insured Persons means the number of individuals who have entered into mandatory pension insurance agreements.

Payouts of Pension Benefits under Mandatory Pension Insurance mean lump sum payouts, term payouts, funded part of the work pension.

Number of Participants means the number of individuals entitled to receive or actually receiving Private pensions under their respective pension agreements.

Payouts of Pensions under Private (Voluntary) Pension Provision mean cash regularly paid to participants pursuant to their pension agreements.

Table 4.5.2
**Private Pension Funds'
Investment of Mandatory Pension Insurance**

General Provisions

The table reflects relative shares of pension savings' investments to eligible assets (investment instruments).

The data are gathered from Form 2 of mandatory pension insurance reporting of Private pension funds prescribed in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

Individual Indicators Highlights

The list of eligible assets (investment instruments) to invest pension savings is set forth in Article 26 of Federal Law No. 111-FZ, dated July 24, 2002, 'On Investments to Finance the Funded Part of Labor Pensions in the Russian Federation'.

Table 4.5.3
Private Pension Funds'
Pension Reserves Generation

General Provisions

The table presents data on private pension funds' pension reserves.

The data are drawn from the following sources:

- Form No. 1-PPF 'Private Pension Fund Balance Sheet', approved by Ministry of Finance Order No. 3n, dated January 10, 2007, 'On the Specifics of Accounting for Private Pension Funds';
- Form PPF-F 'Statement of Financial Activities', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.
- Form PPF-R 'Statement of Pension Reserves' Investment', prescribed in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 07-92/pz-n, dated August 30, 2007.

Individual Indicators Highlights

Pension Reserves — the description of the indicator is given in the Summary Methodology to the table 4.5.1.

Pension Contributions are funds paid by the contributor for the account of the participant under the terms of the pension agreement.

Earmarked Receipts are funds used according to the purpose specified by their originator. Individuals and legal entities that are founders, contributors and third parties can serve as the originator of these receipts. These funds are not expected to be repaid. Pension contributions are an example of earmarked receipts provided at least 97% of those should be used to build up pension reserves of the private pension fund.

Pension Reserve Investment Returns are pension reserve investment performance (dividends and yields on securities, income (interest) on bank deposits, other types of income from invested pension reserves, net financial result from the sale of assets and gains/losses from pension reserves' revaluation as of the reporting date).

Accrued Pay-outs reflect the sum of accrued private pension benefits and cash surrender values.

Actual Pay-outs reflect the amounts of private pension benefits and cash surrender values that have been paid to beneficiaries.

Table 4.5.4
Private Pension Funds'
Pension Reserves Investment

General Provisions

The table reflects investment of pension reserves of Private pension funds.

The data is gathered from Form PPF-R 'Statement of Pension Reserves' Investment', stipulated in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 07-92/pz-n, dated August 30, 2007, and Form No. 2-PPF 'Private Pension Fund Profit and Loss Statement', approved by Ministry of Finance Order No. 3n, dated January 10, 2007, 'On the Specifics of Accounting for Private Pension Funds'.

Individual Indicators Highlights

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

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

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

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

Table 4.5.5
Private Pension Funds'
Pension Accruals Investment

General Provisions

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

The data are drawn from Form 1 and Form 4 of private pension fund reporting on mandatory pension insurance, set forth in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

Table 4.5.6
Payout Private Pension Funds'
Pension Accruals

General Provisions

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

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

Table 4.5.7
Private Pension Funds'
Pension Accruals Flows

General Provisions

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

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

Table 4.5.8
Main Indicators of Unit Investment Funds'
Performance

General Provisions

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

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

Individual Indicators Highlights

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

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

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

Indicator ***Redemption of Investment Shares*** reflects an aggregate amount of redeemed investment shares in unit investment funds in the reporting period, also shown as a year to date total.

Table 4.5.9
Insurers' Premiums and Payoffs
by Types of Insurance

General Provisions

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

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

Individual Indicators Highlights

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

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

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

Table 5.1
Payments Effected by the Payment System of Russia

General Provisions

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

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

Individual Indicators Highlights

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

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

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

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

General Provisions

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

Individual Indicators Highlights

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

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

General Provisions

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

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

Individual Indicator Highlights

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

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

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

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

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

General Provisions

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

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

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

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

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

Individual Indicators Highlights

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

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

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

BESP system and included in the BESP System Participants Manual.

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

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

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

Table 5.5
Selected Indicators On Bank Card Transactions

General Provisions

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

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

Individual Indicator Highlights

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

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

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

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

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

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

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

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

General Provisions

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

Individual Indicator Highlights

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

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

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

General Provisions

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

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

Individual Indicator Highlights

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

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

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

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

Section 6. Regional Section

The information in the tables of *Regional Section* is formed according to the federal structure of the Russian Federation¹, set up by the Constitution of the Russian Federation (Article 5) with a breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by President of the Russian Federation Decree dated May 13, 2000 No. 849.

Subsection 6.1

Direct Investment of the Russian Federation

Table 6.1.1

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

General Provisions

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

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

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

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

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

Individual Indicators Highlights

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

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

Table 6.1.2

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

General Provisions

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

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

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

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

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

Individual Indicators Highlights

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

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

Subsection 6.2

Institutional Characteristics

Table 6.2.1

Number of Credit Institutions and Their Branches

General Provisions

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

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

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

Individual Indicators Highlights

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

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

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

Table 6.2.2

Number of the Internal Divisions of Credit Institutions (Branches)

General Provisions

The table provides data on the 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.

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

Table 6.2.3
Number of Credit Institutions
with Nonresidents Equity

General Provisions

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

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

Individual Indicators Highlights

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

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

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

Table 6.2.4
Credit Institutions
Grouped by Registered Authorized Capital

General Provisions

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

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

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

Individual Indicators Highlights

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

Table 6.2.5
Concentration of Assets of Credit Institutions

General Provisions

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

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

Individual Indicators Highlights

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

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

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

Table 6.2.6
Credit Institutions Using the Right to Average
the Required Reserves within Averaging Period
from December 10, 2015 to January 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'.