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Central Bank of the Russian Federation



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

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

	Release date in December 2015 and January–March 2016 (the period (or date) to which data to be released relate is shown in parentheses)			
	December	January	February	March
Financial sector				
1. Depository Corporations Survey, end of period ¹	31.12.2015 (11.2015)	29.01.2016 (12.2015)	29.02.2016 (01.2016)	31.03.2016 (02.2016)
2. Central Bank Survey, end of period ¹	14.12.2015 (11.2015)	14.01.2016 (12.2015)	12.02.2016 (01.2016)	14.03.2016 (02.2016)
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	31.12.2015 (Q3, 2015)			31.03.2016 (Q4, 2015)
5. Stock market: Share Price Index	10.12.2015 (11.2015)	18.01.2016 (12.2015)	10.02.2016 (01.2016)	11.03.2016 (02.2016)
External sector				
6. Balance of Payments, for the reporting quarter, year	31.12.2015 (Q3, 2015)			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	07.12.2015 (11.2015)	15.01.2016 (12.2015)	05.02.2016 (01.2016)	07.03.2016 (02.2016)
9. Template on international reserves and foreign currency liquidity, end of period	18.12.2015 (11.2015)	20.01.2016 (12.2015)	19.02.2016 (01.2016)	18.03.2016 (02.2016)
10. Merchandise trade, for the reporting month (per balance of payments methodology)	11.12.2015 (10.2015)	15.01.2016 (11.2015)	11.02.2016 (12.2015)	11.03.2016 (01.2016)
11. International investment position, for the reporting quarter, year	31.12.2015 (Q3, 2015)			31.03.2016 (Q4, 2015)
12. External Debt, end of period	31.12.2015 (Q3, 2015)			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 November 10 to December 10, 2015 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 October, 2014 – October, 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 31.10.2015	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 31.10.2015	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 31.10.2015	250
7.6	Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from November 10 to December 10, 2015 (Credit Institutions Grouped by Size of Registered Authorized Capital)	251
7.7	Structure of Broad Monetary Base as of 31.10.2015	251
7.8	Official Ruble Exchange Rate Dynamics in October, 2013 – October, 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 31.10.2015	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 31.10.2015	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 31.10.2015	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 31.10.2015	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

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

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

Current Account

(millions of US dollars)

	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)				
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

Table 1.1 (cont.)

Current Account

(millions of US dollars)

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

	Banks' assets	Other sectors assets										Total assets (17+18+19+26)
		19	20	21	22	23	24	25	26	27		
		direct and portfolio investment	foreign currency	trade credits and advances	fictitious transactions	indebtedness on supplies according to intergovernmental agreements	other	total (20+21+22+ 23+24+25)				
2009	-9,978	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)					
	28	29	30	31	32	33	34	
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				reinvestment of earnings		debt instruments				total (8+9+12)
	General government – equity		equity		reinvestment of earnings		debt instruments		equity		debt instruments		total (10+11)		
	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			
Total	728,864	715,892	732,779	680,857	599,041	556,149	555,689			
General Government	61,743	53,639	57,128	49,382	41,606	33,556	36,416			
Federal Government	60,962	52,867	56,446	48,748	41,027	33,043	35,843			
New Russian Debt	58,949	50,863	54,557	46,926	39,257	31,270	34,105			
Multilateral creditors	1,570	1,423	1,360	1,255	1,195	1,112	1,059			
IBRD	1,210	1,071	1,029	933	894	819	786			
Other	360	351	331	322	301	293	272			
Other credits	157	120	109	61	46	10	0			
Foreign currency bonds	27,821	24,736	23,367	21,534	21,484	14,897	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			
<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			
Ruble denominated bonds	29,023	24,214	29,355	23,718	16,139	14,871	17,790			
OFZ	27,325	22,847	28,093	22,794	15,594	14,530	17,667			
<i>Eurobonds with 18-year maturity</i>	1,699	1,367	1,262	924	545	340	123			
Other	377	372	366	358	393	380	362			
Debt of the former USSR	2,012	2,004	1,888	1,821	1,770	1,773	1,738			
Debt owed to former socialist countries	964	955	941	879	863	873	875			
Other official creditors	1,026	1,026	925	921	887	879	842			
Other	22	23	22	21	20	21	21			
Local Government	781	771	682	635	580	513	573			
Loans	559	559	555	516	494	441	451			
Ruble denominated bonds	222	212	128	118	85	72	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	728,864	715,892	732,779	680,857	599,041	556,149	555,689
Foreign Currency	541,902	549,124	539,759	524,720	491,841	454,845	444,099
Domestic Currency	186,962	166,768	193,019	156,138	107,200	101,304	111,589
General Government	61,743	53,639	57,128	49,382	41,606	33,556	36,416
Foreign Currency	32,498	29,213	27,645	25,546	25,382	18,613	18,504
Short-term	370	364	359	344	379	366	349
Long-term	32,127	28,849	27,286	25,202	25,003	18,247	18,155
Domestic Currency	29,245	24,426	29,483	23,836	16,224	14,943	17,912
Short-term	0	0	0	0	0	0	0
Long-term	29,245	24,426	29,483	23,836	16,224	14,943	17,912
Central bank	15,963	15,475	16,225	15,815	10,599	11,682	10,782
Foreign Currency	10,563	10,510	11,119	11,919	8,218	9,025	7,977
Short-term	1,827	1,742	2,349	3,510	0	1,200	0
Long-term	8,736	8,768	8,769	8,410	8,218	7,825	7,977
Domestic Currency	5,400	4,965	5,106	3,896	2,381	2,658	2,804
Short-term	5,400	4,965	5,106	3,896	2,381	2,658	2,804
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 Vnesheconombank.

Table 1.7

International Investment Position of the Russian Federation¹. Main Components

(millions of US dollars)

	31.12.2004	31.12.2005	31.12.2006	31.12.2007	31.12.2008	31.12.2009
Net International Investment Position	-4,797	-31,882	-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	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year	total	% of the corresponding period of the previous year	with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	total	of which	
2013	523,275	99.2	445,151	100.3	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	96.4	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	98.7	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	102.8	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	99.8	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	85.0	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	73.7	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	69.9	12,310	62.9	48,152	59.7	41,566	6,586	67.2	42,986	37,262	5,724
Q3														
January	27,686	69.9	24,366	71.4	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	81.4	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	69.9	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	64.3	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	71.7	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	74.7	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	57.6	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	59.3	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	68.5	3,772	74.2	16,758	64.5	14,985	1,773	55.6	9,610	7,611	1,999

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

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)

	31.10.2015
A. Official reserves	369,639.8
(1) Foreign currency reserves (in convertible foreign currencies)	307,647.3
(a) Securities	261,363.1
of which: issuer headquartered in reporting country but located abroad	--
(b) total currency and deposits (including gold deposits) with:	46,284.1
(i) other national central banks	20,014.6
(ii) banks headquartered in the reporting country	0.2
of which: located abroad	0.2
(iii) banks headquartered outside the reporting country	26,269.3
of which: located in the reporting country	--
(2) IMF reserve position	2,605.8
(3) SDRs	7,951.8
(4) Gold (valued at current quotations of the Bank of Russia)	50,578.4
– volume in millions of fine troy ounces	44.1
(5) Other reserve assets (specify)	856.5
– financial derivatives	--
– loans to nonbank nonresidents	--
– other (assets in the form of reverse repo)	856.5
B. Other foreign currency assets (specify)	26,327.3
– securities not included in official reserve assets	--
– deposits not included in official reserve assets	26,327.3
– 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	-2,156.5	-27.6	-275.0	-1,853.9
– outflows (–), principal	-1,637.4	-111.1	-73.4	-1,452.9
– outflows (–), interest	-2,453.9	-1.2	-381.3	-2,071.3
– inflows (+), principal	1,352.5	59.4	120.0	1,173.1
– inflows (+), interest	582.3	25.4	59.7	497.2
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)				
(a) short positions (–)	–	–	–	–
(b) long positions (+)	–	–	–	–
3. Other (specify)	–	–	–	–
– outflows related to repos (–)	–	–	–	–
– inflows related to reverse repos (+)	–	–	–	–
– trade credit (–)	–	–	–	–
– trade credit (+)	–	–	–	–
– other accounts payable (–)	–	–	–	–
– other accounts receivable (+)	–	–	–	–

Table 1.12 (cont.)

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

(millions of US dollars)

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

Table 1.12 (end)

IV. Memo Items

(millions of US dollars)

	31.10.2015
(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	24,528.9
– lent or repoed and included in Section I	–10,435.2
– lent or repoed but not included in Section I	–2,172.9
– borrowed or acquired and included in Section I	–
– borrowed or acquired but not included in Section I	37,137.0
(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)

	Dec, 2014	Jan, 2015	Feb, 2015	Mar, 2015	Apr, 2015	May, 2015	Jun, 2015	Jul, 2015	Aug, 2015	Sep, 2015
Claims on other sectors	654,492	655,073	653,589	653,455	691,655	692,995	692,978	733,372	769,657	887,501
Other financial institutions	653,130	653,464	650,643	650,640	688,830	690,537	690,533	730,408	766,513	884,332
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	1,362	1,609	2,946	2,815	2,825	2,457	2,445	2,963	3,143	3,169
Households	-	-	-	-	-	-	-	-	-	-
Monetary base	11,331,954	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
Currency in circulation	8,840,538	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
Liabilities to credit institutions	2,491,416	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
Deposits	2,491,416	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
Securities other than shares	-	-	-	-	-	-	-	-	-	-
Other liabilities to credit institutions	378,222	329,547	242,530	280,163	334,755	319,292	124,074	31,446	65,021	64,945
Deposits included in broad money	54,269	53,643	62,797	54,663	63,274	71,955	66,668	76,227	84,984	45,040
Transferable deposits	52,768	42,741	61,795	53,462	54,272	66,253	63,917	70,276	69,982	41,139
Other financial institutions	36,003	23,335	43,627	37,062	35,670	51,669	48,947	53,892	55,356	24,464
Public nonfinancial organizations	16,168	19,044	17,742	15,942	18,171	14,150	14,575	16,005	14,267	16,372
Other nonfinancial organizations	597	363	426	458	432	435	394	379	359	303
Households	-	-	-	-	-	-	-	-	-	-
Other deposits	1,501	10,902	1,001	1,201	9,002	5,701	2,751	5,951	15,002	3,902
Other financial institutions	1,500	10,900	1,000	1,200	9,000	5,700	2,750	5,950	15,000	3,900
Public nonfinancial organizations	0	0	0	0	1	0	0	0	1	0
Other nonfinancial organizations	1	2	1	1	1	1	1	1	2	2
Households	-	-	-	-	-	-	-	-	-	-
Shares and other equity	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
Other items (net)	432,348	3,384,983	1,118,737	560,532	-944,290	-800,951	32,567	592,854	2,791,728	2,839,077
Other liabilities	731,515	3,857,548	1,729,832	961,407	-566,516	-414,975	402,752	965,105	3,173,705	3,231,505
Other assets	299,166	472,564	611,095	400,874	377,774	385,976	370,185	372,251	381,978	392,428

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)											
	Dec, 2014	Jan, 2015	Feb, 2015	Mar, 2015	Apr, 2015	May, 2015	Jun, 2015	Jul, 2015	Aug, 2015	Sep, 2015		
Net foreign assets	4,014,463	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		
Claims on nonresidents	13,703,980	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		
Foreign currency	981,942	1,021,605	778,299	687,015	519,176	523,697	542,728	514,619	593,895	545,957		
Deposits	5,284,944	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		
Securities other than shares	2,242,413	2,589,530	2,468,404	2,387,767	2,211,953	2,296,824	2,405,617	2,553,778	2,901,259	2,936,804		
Loans	4,605,205	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		
Other	589,475	603,688	623,731	616,737	673,392	672,865	652,580	669,252	679,031	729,552		
Liabilities to nonresidents	9,689,516	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		
Deposits	9,357,641	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		
Securities other than shares	288,910	330,275	284,571	288,185	288,185	288,185	273,692	290,779	327,686	326,497		
Loans	39,988	17,898	31,879	14,318	2,238	2,706	4,115	3,210	6,617	5,651		
Other	2,978	3,592	3,501	3,737	2,960	3,083	3,344	2,872	3,294	3,856		
Claims on central bank	4,538,576	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		
Currency	1,669,075	1,051,816	1,043,850	981,871	1,079,632	964,070	979,768	958,548	974,241	967,012		
Deposits	2,869,501	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		
Securities other than shares	-	-	-	-	-	-	-	-	-	-		
Net claims on general government	2,140,753	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		
Claims on federal government	2,532,753	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		
Securities	2,496,711	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		
Other claims	36,042	37,140	38,729	108,495	126,289	121,209	115,548	85,451	70,470	59,001		
Claims on state and local government	1,298,818	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		
Securities	263,632	266,551	269,062	264,132	280,391	278,756	259,669	268,518	269,852	278,119		
Other claims	1,035,186	1,014,411	1,009,742	980,123	934,656	911,960	940,328	941,748	938,129	954,356		
Liabilities to federal government	1,467,612	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		
Deposits	1,438,369	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		
Other liabilities	29,243	34,299	42,037	28,224	21,347	30,940	30,044	32,798	42,648	28,493		

Table 1.14 (end)

(millions of rubles, end of period)

	Dec, 2014	Jan, 2015	Feb, 2015	Mar, 2015	Apr, 2015	May, 2015	Jun, 2015	Jul, 2015	Aug, 2015	Sep, 2015
Liabilities to state and local government	223,206	461,259	444,209	605,603	830,755	911,441	886,577	1,021,192	1,031,162	1,060,496
Deposits	223,206	461,259	444,209	605,603	830,755	911,441	886,577	1,021,192	1,031,162	1,060,496
Other liabilities	-	-	-	-	-	-	-	-	-	-
Claims on other sectors	45,085,302	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
Other financial institutions	2,197,411	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
Public nonfinancial organizations	538,389	545,065	519,209	509,253	493,042	492,450	501,261	504,949	522,815	526,815
Other nonfinancial organizations	30,104,871	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
Households	12,244,631	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
Liabilities to central bank	9,543,289	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
Deposits included in broad money	35,806,389	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
Transferable deposits	8,164,525	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
Other financial institutions	432,791	438,337	422,736	481,094	727,803	729,471	538,817	542,991	535,329	554,925
Public nonfinancial organizations	510,562	565,697	549,109	548,381	528,375	540,983	528,016	518,481	584,367	556,988
Other nonfinancial organizations	4,457,357	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
Households	2,763,815	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
Other deposits	27,641,864	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
Other financial institutions	1,710,166	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
Public nonfinancial organizations	288,737	264,011	279,792	287,389	302,512	346,945	371,795	396,604	564,270	499,574
Other nonfinancial organizations	10,262,446	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
Households	15,380,515	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
Deposits excluded from broad money	1,989,308	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
Securities other than shares excluded from broad money	1,610,102	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
Shares and other equity	6,600,675	6,506,251	6,602,285	6,699,433	6,766,867	6,799,700	6,746,016	6,841,577	6,813,248	6,860,259
Other items (net)	229,331	141,536	338,707	-47,718	-15,292	445,105	679,872	1,236,241	1,092,829	1,051,884
Other liabilities	9,362,425	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
Other assets	8,276,747	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
Consolidation adjustment	-856,348	-978,677	-787,561	-917,020	-970,834	-904,713	-960,628	-805,338	-809,068	-826,598

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)

	Dec, 2014	Jan, 2015	Feb, 2015	Mar, 2015	Apr, 2015	May, 2015	Jun, 2015
Net foreign assets	25,250,924	30,486,646	26,206,541	25,136,731	23,156,886	23,474,597	25,301,718
Claims on nonresidents	35,404,134	42,370,438	36,592,926	34,692,924	31,688,994	32,112,819	34,022,716
Liabilities to nonresidents	10,153,209	11,883,792	10,386,385	9,556,193	8,532,107	8,638,222	8,720,998
Domestic claims	37,400,216	37,399,533	38,273,269	37,945,005	37,980,248	38,414,928	38,444,081
Net claims on general government	-8,339,577	-9,973,647	-8,239,581	-7,705,696	-6,973,003	-6,804,553	-7,154,779
Claims on federal government	2,901,030	3,025,301	3,044,815	3,081,599	3,015,037	3,180,450	3,160,727
Claims on state and local government	1,298,974	1,281,118	1,278,962	1,244,412	1,215,207	1,190,877	1,200,047
Liabilities to federal government	11,590,015	13,235,899	11,567,136	10,580,025	9,439,671	9,398,550	9,898,318
Liabilities to state and local government	949,566	1,044,168	996,223	1,451,682	1,763,576	1,777,330	1,617,235
Claims on other sectors	45,739,794	47,373,181	46,512,851	45,650,701	44,953,252	45,219,481	45,598,860
Other financial institutions	2,850,541	2,859,535	3,106,396	3,132,805	3,119,672	3,091,474	3,156,338
Public nonfinancial organizations	538,389	545,065	519,209	509,253	493,042	492,450	501,261
Other nonfinancial organizations	30,106,233	31,806,157	30,910,621	30,190,207	29,649,784	29,991,464	30,352,755
Households	12,244,631	12,162,424	11,976,624	11,818,437	11,690,754	11,644,093	11,588,506

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

	Dec, 2014	Jan, 2015	Feb, 2015	Mar, 2015	Apr, 2015	May, 2015	Jun, 2015
Broad money liabilities	43,032,122	45,211,555	43,959,204	43,389,329	42,668,363	42,859,343	43,801,967
Currency outside banking system	7,171,463	6,700,272	6,671,923	6,540,845	6,619,609	6,576,649	6,659,496
Transferable deposits	8,217,293	8,299,296	8,411,232	8,309,370	8,195,835	8,398,012	8,444,771
Other financial institutions	468,794	461,671	466,363	518,156	763,473	781,140	587,764
Public nonfinancial organizations	526,730	584,742	566,850	564,323	546,546	555,133	542,592
Other nonfinancial organizations	4,457,954	4,891,932	4,926,345	4,815,664	4,284,745	4,493,879	4,639,716
Households	2,763,815	2,360,951	2,451,673	2,411,228	2,601,072	2,567,860	2,674,699
Other deposits	27,643,365	30,211,987	28,876,049	28,539,113	27,852,918	27,884,682	28,697,701
Other financial institutions	1,711,666	1,713,179	1,670,966	1,807,684	1,892,170	1,859,344	1,967,084
Public nonfinancial organizations	288,737	264,011	279,792	287,389	302,512	346,945	371,795
Other nonfinancial organizations	10,262,447	11,721,182	10,750,597	10,222,774	9,592,281	9,312,916	9,600,980
Households	15,380,515	16,513,616	16,174,694	16,221,266	16,065,955	16,365,477	16,757,841
Deposits excluded from broad money	1,989,308	2,228,458	2,064,521	2,123,262	2,310,435	2,260,693	2,121,914
Securities other than shares excluded from broad money	1,610,102	1,653,301	1,624,273	1,600,414	1,576,876	1,593,652	1,587,980
Shares and other equity	15,654,776	15,560,345	15,656,365	15,753,495	15,839,248	15,812,064	15,818,368
Other items (net)	364,832	3,232,520	1,175,448	215,237	-1,257,787	-636,228	415,569
Other liabilities	10,093,940	14,230,468	11,012,598	9,618,401	7,656,441	8,010,072	9,322,914
Other assets	8,575,913	9,725,271	8,767,594	8,188,567	7,645,189	7,461,205	7,649,847
Consolidation adjustment	-1,153,194	-1,272,676	-1,069,557	-1,214,598	-1,269,038	-1,185,095	-1,257,498

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

	Jul, 2015			Aug, 2015			Sep, 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	796,011	25,697,839	26,493,851	751,975	29,428,045	30,180,020	748,904	29,956,019	30,704,923
Claims on nonresidents	2,027,011	33,511,217	35,538,228	2,022,962	38,192,994	40,215,956	2,091,450	38,507,166	40,598,615
Liabilities to nonresidents	1,231,000	7,813,378	9,044,378	1,270,987	8,764,950	10,035,936	1,342,545	8,551,147	9,893,692
Domestic claims	37,092,941	2,146,337	39,239,278	37,373,770	2,509,900	39,883,670	37,680,427	2,458,217	40,138,644
Net claims on general government	-170,178	-7,157,821	-7,327,999	-48,681	-8,012,122	-8,060,803	-41,472	-7,851,778	-7,893,249
Claims on federal government	2,640,981	818,499	3,459,480	2,851,714	958,396	3,810,110	2,911,614	976,466	3,888,080
Claims on state and local government	1,210,480	106	1,210,586	1,208,012	124	1,208,136	1,232,475	123	1,232,599
Liabilities to federal government	2,167,781	7,976,365	10,144,146	2,281,984	8,970,573	11,252,557	2,312,354	8,828,299	11,140,653
Liabilities to state and local government	1,853,858	61	1,853,919	1,826,424	68	1,826,492	1,873,207	68	1,873,275
Claims on other sectors	37,263,119	9,304,158	46,567,277	37,422,451	10,522,022	47,944,473	37,721,899	10,309,994	48,031,893
Other financial institutions	2,583,172	628,552	3,211,723	2,634,796	679,829	3,314,625	2,664,677	515,280	3,179,958
Public nonfinancial organizations	457,454	47,495	504,949	465,879	56,936	522,815	466,802	60,012	526,815
Other nonfinancial organizations	22,902,401	8,345,698	31,248,099	22,994,487	9,471,724	32,466,211	23,280,592	9,429,725	32,710,317
Households	11,320,093	282,414	11,602,506	11,327,289	313,533	11,640,822	11,309,827	304,976	11,614,804

Table 1.16

Money Supply (National Definition)

(billions of rubles)

	Cash (M0 monetary aggregate)		Transferable deposits	Including		Monetary aggregate M1 (1+2)	Other deposits	Including	
	1	2		households	nonfinancial organizations, financial institutions (except for credit ones)			households	nonfinancial organizations, financial institutions (except for credit ones)
	3	4	5	6	7	8			
2013									
31.12	6,985.6	8,551.0	3,015.7	5,535.3	15,536.6	15,868.1	10,838.8	5,029.3	
2014									
31.01	6,663.1	8,079.5	2,512.6	5,566.8	14,742.6	15,393.5	10,760.4	4,633.1	
28.02	6,699.9	8,320.4	2,583.6	5,736.8	15,020.4	15,438.6	10,756.9	4,681.7	
31.03	6,608.2	8,189.8	2,518.5	5,671.3	14,797.9	15,002.2	10,537.3	4,465.0	
30.04	6,776.8	8,057.9	2,703.1	5,354.8	14,834.7	15,325.3	10,635.9	4,689.4	
31.05	6,763.1	7,999.4	2,635.4	5,364.0	14,762.6	15,483.0	10,723.7	4,759.3	
30.06	6,763.5	8,231.9	2,736.5	5,495.4	14,995.4	15,430.8	10,815.1	4,615.7	
31.07	6,871.2	7,973.0	2,718.8	5,254.2	14,844.2	15,680.6	10,921.7	4,758.9	
31.08	6,964.1	7,868.9	2,759.3	5,109.5	14,833.0	15,855.9	11,015.1	4,840.7	
30.09	6,959.3	7,834.6	2,665.2	5,169.4	14,794.0	15,850.9	11,057.9	4,792.9	
31.10	6,907.6	7,391.2	2,665.0	4,726.2	14,298.9	15,969.5	10,987.8	4,981.7	
30.11	6,920.0	7,869.5	2,673.6	5,195.9	14,789.5	15,836.1	10,909.3	4,926.8	
31.12	7,171.5	8,217.3	2,763.8	5,453.5	15,388.8	16,721.8	10,671.4	6,050.4	
2015									
31.01	6,700.3	8,299.3	2,361.0	5,938.3	14,999.6	16,449.1	10,868.6	5,580.4	
28.02	6,671.9	8,411.2	2,451.7	5,959.6	15,083.2	16,633.3	11,133.4	5,499.9	
31.03	6,540.8	8,309.4	2,411.2	5,898.1	14,850.2	16,786.5	11,349.1	5,437.4	
30.04	6,619.6	8,195.8	2,601.1	5,594.8	14,815.4	17,288.0	11,559.2	5,728.8	
31.05	6,576.6	8,398.0	2,567.9	5,830.2	14,974.7	17,335.6	11,680.4	5,655.1	
30.06	6,659.5	8,444.8	2,674.7	5,770.1	15,104.3	17,388.6	11,808.8	5,579.7	
31.07	6,759.5	8,281.5	2,737.4	5,544.0	15,041.0	17,624.5	11,939.2	5,685.3	
31.08	6,785.7	8,491.2	2,638.7	5,852.5	15,276.9	17,753.7	12,068.1	5,685.7	
30.09	6,744.9	8,353.9	2,636.2	5,717.7	15,098.7	17,852.1	12,150.3	5,701.8	
31.10	6,786.9	8,104.8	2,606.0	5,498.8	14,891.7	17,967.9	12,274.0	5,694.0	

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							
31.10	9,646.4	7,999.0	1,070.9	435.1	141.4	–	
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	–	

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							
02.10	9,684.4	7,723.5	1,337.1	364.1	259.7	-	
05.10	9,802.4	7,757.7	1,434.2	364.1	246.4	-	
06.10	9,865.0	7,736.7	1,414.1	364.1	350.1	-	
07.10	9,745.9	7,745.4	1,210.4	364.1	426.0	-	
08.10	9,552.0	7,765.1	967.8	364.1	455.0	-	
09.10	9,628.6	7,808.9	1,081.3	364.1	374.3	-	
12.10	9,622.0	7,858.5	1,068.5	363.8	331.2	-	
13.10	9,813.7	7,836.9	1,356.1	363.8	257.0	-	
14.10	9,825.8	7,842.6	1,379.5	365.3	238.4	-	
15.10	9,918.5	7,863.2	1,465.0	364.5	225.9	-	
16.10	9,915.1	7,899.5	1,425.5	366.9	223.2	-	
19.10	10,052.6	7,933.7	1,527.4	371.1	220.4	-	
20.10	10,050.4	7,898.8	1,555.2	369.3	227.1	-	
21.10	10,106.2	7,876.9	1,636.3	369.3	223.8	-	
22.10	10,172.8	7,859.4	1,710.0	369.3	234.1	-	
23.10	10,105.6	7,856.0	1,676.6	369.4	203.6	-	
26.10	9,998.5	7,858.5	1,556.5	369.4	214.1	-	
27.10	9,572.8	7,800.2	1,211.5	369.4	191.8	-	
28.10	9,831.9	7,763.1	1,499.7	369.4	199.7	-	
29.10	9,668.5	7,735.8	1,370.8	369.4	192.6	-	
30.10	9,744.2	7,725.6	1,442.5	369.4	206.8	-	

¹ At market value.

Table 1.18

Other Financial Institutions Survey

(millions of rubles, end of period)

	Q2, 2014	Q3, 2014	Q4, 2014	Q1, 2015	Q2, 2015
Net foreign assets	203,738	216,325	207,442	214,320	213,701
Claims on nonresidents	251,776	271,870	291,532	297,054	293,202
Foreign currency	775	552	808	977	742
Deposits	3,339	4,298	4,939	5,017	3,421
Securities other than shares	83,262	100,365	110,165	113,269	113,538
Loans	6,766	7,080	7,695	7,963	8,557
Other	157,634	159,576	167,925	169,827	166,944
Liabilities to nonresidents	48,038	55,545	84,090	82,734	79,501
Loans	1,328	1,273	1,348	1,352	1,436
Other	46,710	54,272	82,742	81,382	78,065
Claims on banking system	2,008,138	2,139,381	2,465,840	2,464,859	3,040,044
Currency	13,383	10,075	11,677	12,828	11,243
Other	1,994,755	2,129,306	2,454,163	2,452,031	3,028,801
of which: accounts receivable	163,354	149,904	127,361	97,604	145,127
Net claims on general government	242,260	260,234	1,251,730	1,314,971	1,193,816
Claims on general government	348,780	348,604	1,306,728	1,375,672	1,294,925
of which: accounts receivable	30,201	25,969	26,013	41,140	38,742
Liabilities to general government	106,520	88,371	54,998	60,700	101,110
of which: accounts payable	28,227	26,666	40,831	36,652	40,251
Claims on other sectors	1,726,779	1,736,343	1,689,402	1,759,156	1,969,456
Other financial institutions	719,090	741,128	725,122	752,116	895,664
of which: accounts receivable	76,141	62,875	60,990	73,669	76,674
Nonfinancial organizations	964,904	945,936	919,505	957,606	1,029,333
of which: accounts receivable	141,347	133,143	137,276	167,330	157,469
Households	42,786	49,279	44,775	49,435	44,459
of which: accounts receivable	41,929	48,439	36,344	40,652	43,309
Securities other than shares	16,446	16,338	11,213	11,267	9,640
Loans	427,885	476,187	657,715	655,673	692,397
of which: credit institutions	10,752	11,218	8,428	8,761	6,938
Insurance technical reserves	2,675,983	2,825,259	2,889,102	2,973,415	3,526,192
Net equity of households in life insurance reserves	121,511	134,673	158,043	168,219	180,063
Net equity of households in pension funds	1,848,659	1,990,595	2,028,968	2,069,734	2,663,720
Prepaid premiums/reserves against outstanding claims	705,813	699,991	702,092	735,462	682,409
of which: credit institutions	25,417	26,322	24,180	25,926	24,668
Shares and other equity	679,404	703,265	1,684,639	1,742,823	1,730,433
Other items (net)	381,197	331,234	371,745	370,129	458,354

Table 1.19

Financial Sector Survey

(millions of rubles, end of period)

	Q2, 2014	Q3, 2014	Q4, 2014	Q1, 2015	Q2, 2015
Net foreign assets	18,989,531	20,215,934	25,458,366	25,351,051	25,515,419
Claims on nonresidents	26,513,140	28,341,468	35,695,666	34,989,978	34,315,918
Liabilities to nonresidents	7,523,609	8,125,534	10,237,300	9,638,927	8,800,499
Domestic claims	33,988,252	35,053,322	39,258,788	39,942,034	40,382,855
Net claims on general government	-6,661,907	-7,530,265	-7,087,847	-6,390,725	-5,960,963
Claims on general government	4,138,261	4,167,885	5,506,732	5,701,683	5,655,700
Liabilities to general government	10,800,167	11,698,150	12,594,578	12,092,407	11,616,663
Claims on other sectors	40,650,158	42,583,587	46,346,635	46,332,759	46,343,818
Other financial institutions, except public financial corporations, insurance companies and private pension funds	2,362,787	2,438,844	2,493,103	2,807,822	2,827,504
Nonfinancial organizations	26,694,455	28,084,284	31,564,126	31,657,065	31,883,349
Households	11,592,916	12,060,460	12,289,406	11,867,872	11,632,965
Currency outside financial sector	6,750,137	6,949,236	7,159,786	6,528,017	6,648,252
Deposits	31,030,622	31,614,592	36,798,215	37,909,882	37,932,537
Of which: other financial institutions, except public financial corporations, insurance companies and private pension funds	1,522,350	1,545,461	1,882,757	1,989,872	1,970,837
Securities other than shares	1,372,114	1,392,114	1,412,828	1,407,132	1,371,614
Loans	4,290	4,961	4,767	4,880	5,259
Insurance technical reserves	2,650,566	2,798,936	2,864,922	2,947,489	3,501,524
Shares and other equity	10,735,667	10,917,522	17,339,416	17,496,318	17,548,802
Other items (net)	434,386	1,591,896	-862,779	-1,000,633	-1,109,715

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

Table 2.1

The Bank of Russia Balance Sheet

	(millions of rubles)											
	2014						2015					
	01.12	01.01	01.02	01.03	01.04	01.05	01.06	01.07	01.08	01.09	01.10	01.11
1. Precious metals	2,299,460	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
2. Funds placed with nonresidents and securities issued by nonresidents	17,366,198	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
3. Credits and deposits	7,263,702	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
4. Securities	630,958	622,456	656,014	646,126	651,807	640,065	649,642	656,343	675,348	705,981	711,933	722,487
of which:												
– Russian government securities	379,426	368,160	399,931	391,630	397,416	385,965	393,755	400,414	417,497	448,383	454,964	462,147
5. Claims on IMF	891,653	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
6. Other assets	128,815	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
of which:												
– fixed assets ¹	X	75,547	X	X	X	X	X	X	X	X	X	X
– advance payments on profit tax	–	162	–	–	–	–	–	–	–	–	–	–
Total assets	28,580,786	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
1. Cash in circulation	7,922,408	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
2. Funds in accounts with the Bank of Russia	12,577,139	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
of which:												
– Russian government funds	8,536,119	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
– funds of resident credit institutions	2,174,339	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
3. Float	17,415	1,897	18,605	19,507	11,078	11,683	8,794	19,739	6,743	11,803	14,223	6,667
4. Bank of Russia bonds	–	–	–	–	–	–	–	–	–	–	–	–
5. Liabilities to IMF	695,697	840,763	1,001,799	894,259	854,949	766,363	778,027	833,323	886,417	992,450	980,990	951,689
5. Other liabilities	4,199,069	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
6. Capital	3,169,058	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
7. Profit of a fiscal year	–	183,508	–	–	–	–	–	–	–	–	–	–
Total liabilities	28,580,786	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

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 Refinancing rate is available on the Bank of Russia's website.

Table 2.3

Required Reserves Ratios

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

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

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															
01.10	169,440.23	134,729.65	155	56	48	21.43	21.43	2	2	1					
02.10	189,062.35	155,062.33	161	60	48	153.34	153.34	2	2	1					
05.10	209,906.39	171,830.06	168	55	60	—	—	—	—	—					
06.10	158,537.26	130,623.59	157	56	51	1,533.99	1,533.99	3	3	1					
07.10	191,890.29	154,638.50	166	61	49	—	—	—	—	—					
08.10	171,125.23	138,541.62	172	57	49	1,237.43	1,237.43	3	2	2					
09.10	338,602.28	302,465.21	203	69	58	4,272.20	4,143.43	5	3	3					
12.10	200,602.37	147,478.67	161	51	57	145.70	145.70	1	1	1					
13.10	209,077.86	167,977.28	148	44	49	7,250.21	7,200.77	4	2	3					
14.10	226,796.30	188,355.40	158	49	47	105.79	105.79	2	2	1					
15.10	165,361.78	107,121.94	186	50	60	252.01	0.01	3	1	3					
16.10	141,136.54	109,725.93	162	56	54	432.09	415.71	3	2	2					
19.10	114,919.56	82,862.72	167	52	63	771.01	771.01	1	1	1					
20.10	155,039.87	130,002.32	157	51	53	56.19	56.19	2	2	1					
21.10	212,418.31	173,575.69	151	51	51	2,175.37	2,172.81	2	1	2					
22.10	115,057.45	86,026.06	152	44	48	—	—	—	—	—					
23.10	157,451.75	108,033.60	165	53	49	14.11	14.11	2	2	1					
26.10	255,923.56	200,876.40	198	55	61	—	—	—	—	—					
27.10	137,567.81	96,566.80	167	46	57	162.47	159.58	3	1	3					
28.10	189,021.89	154,211.20	163	56	49	415.27	403.77	3	2	2					
29.10	173,980.99	154,581.68	146	50	46	2,943.00	2,943.00	3	3	1					
30.10	161,965.97	139,011.12	158	52	52	1,430.96	1,430.96	2	2	1					

Table 2.10 (cont.)

		Collateralized loans by assets and guarantees ¹						
		on fixed-term rate of which for the term						
1	total amount of loans, millions of rubles	from 1 to 90 days		from 91 to 180 days		from 181 to 365 days		over 1 year
		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		

Table 2.10 (cont.)

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

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								
1	29	30	31	32	33	34	35	36	37	38	39	
	from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 181 to 365 days	over 1 year							
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	

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"					1 day				
						2 days	3 days	4 days	5 days	6 days					
2014															
January	4.50	4.50	4.50	-	-	-	-	-	-	-	-	-	-	-	4.50
February	4.50	4.50	-	-	-	-	-	-	-	-	-	-	-	-	4.50
March	6.00	6.00	-	-	-	-	-	-	-	-	-	-	-	-	6.00
April	6.06	6.11	-	-	-	-	-	-	-	-	-	-	-	-	6.11
May	6.50	6.50	-	-	-	-	-	-	-	-	-	-	-	-	6.50
June	6.50	6.50	-	-	-	-	-	-	-	-	-	-	-	-	6.50
July	6.56	6.63	-	-	7.31	-	-	-	-	-	-	-	-	-	6.62
August	7.00	7.00	-	-	7.48	7.86	7.52	-	-	-	-	-	-	-	7.20
September	7.00	7.00	-	-	-	-	-	-	-	-	-	-	-	-	7.00
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

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										
				demand deposit	1 day	1 month ¹	1 week	operations "fine-tuning"									
								1 day	2 days	3 days	4 days	5 days	6 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	–	–	–	–	–	–	–	–	–	–	–	–
February	290	46	5,733,153.19	0.62	86.15	–	–	–	–	–	–	–	–	–	–	–	–
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	–	–	–	–	–	–	–	–	–	–	–	–

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				
01.10	133,334.27	1	12.00	1,045,312.58
02.10	117,647.70	3	12.00	1,029,582.21
05.10	117,042.04	1	12.00	1,028,886.94
06.10	115,405.56	1	12.00	1,027,243.10
07.10	795,266.54	7	11.80	796,935.32
08.10	63,247.33	1	12.00	791,669.65
09.10	69,730.29	3	12.00	798,160.25
12.10	143,742.73	1	12.00	871,828.02
13.10	103,409.29	1	12.00	831,294.79
14.10	1,064,571.46	7	11.74	1,067,106.90
15.10	91,928.78	1	12.00	1,124,353.33
16.10	76,008.54	3	12.00	1,107,513.86
19.10	60,647.93	1	12.00	1,088,434.70
20.10	105,307.51	1	12.00	1,132,544.91
21.10	1,306,965.19	6	11.77	1,309,835.82
22.10	89,837.49	1	12.00	1,251,686.79
23.10	25,018.44	3	12.00	1,186,201.82
26.10	35,684.04	1	12.00	1,195,885.99
27.10	31,931.60	1	12.00	1,191,758.21
28.10	1,129,599.57	8	11.75	1,132,614.29
29.10	36,166.97	1	12.00	1,128,875.13
30.10	77,251.27	3	12.00	1,169,656.32

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	34.6044	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	35.5581	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	54.0270	54.0270	52.5424	51.0678	51.0678	51.0678	52.4220	51.9749
May	51.1388	51.1388	51.1388	51.1388	51.1388	51.7574	49.9816	50.3615	50.7511	50.7511	50.7511	50.7511	50.9140	49.5366	50.0774
June	52.9716	52.8213	53.4413	53.0590	54.9908	56.2463	56.2463	56.2463	56.0435	55.9100	54.8219	54.5285	54.5285	54.5285	54.5285
July	55.8413	55.4756	55.6555	55.6049	55.6049	55.6049	56.4112	57.2192	57.2174	56.9803	56.6685	56.6685	56.6685	56.6079	56.9774
August	60.3458	60.3458	60.3458	62.4677	62.9182	62.7184	63.8644	63.8399	63.8399	63.8399	64.4977	63.2098	65.0169	63.9988	64.9363
September	66.7152	65.3495	66.6756	67.0102	67.6850	67.6850	67.6850	68.4864	68.7932	67.6219	68.4961	68.0093	68.0093	68.0093	67.9571
October	65.7364	65.0336	65.9414	65.9414	65.9414	65.6248	65.0962	62.7061	62.2942	61.2967	61.2967	61.2967	61.1535	62.2237	63.1248

(rubles/US dollar)

Table 2.16 (end)
(rubles/US dollar)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
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

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	48.8600	49.2911	49.2266	49.4994	49.4994	49.4994	49.8232
May	49.3188	49.3188	49.3188	49.3188	49.3188	49.7361	49.5070	49.4120	48.7642	48.7642	48.7642	48.7642	48.4759	48.0073	47.6173
June	47.2677	47.2677	47.5463	47.6296	47.8253	47.4908	47.3211	47.3211	47.3211	46.8746	46.7269	46.4764	46.4764	46.4764	46.4764
July	46.1827	46.8335	46.8398	46.6863	46.6870	46.6870	46.9448	46.8122	46.8122	46.4146	46.1649	46.3328	46.3328	46.3328	46.6835
August	47.4699	47.8244	47.8244	47.8244	47.8671	48.0490	48.2432	48.4947	48.7722	48.7722	48.7722	48.2856	48.2402	48.4110	48.1416
September	48.6315	48.9677	49.0193	49.0213	48.3786	47.7806	47.7806	47.7806	47.9789	47.7118	48.0636	48.2484	48.6647	48.6647	48.6647
October	49.9817	50.0554	49.9484	50.2021	50.2021	50.2021	50.0775	50.2017	50.5091	50.9585	51.0538	51.0538	51.0538	51.0798	51.5141
November	52.7219	52.7219	52.7219	52.7219	52.7219	55.6234	56.5450	59.3153	59.3153	59.3153	57.2418	57.0494	57.8575	57.4235	58.9793
December	61.4108	64.4425	63.2414	67.2652	64.8443	65.7168	65.7168	65.7168	65.4248	66.8809	67.1989	68.2942	70.5289	70.5289	70.5289
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

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

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		

(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		

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				
01.10	2,372.37	30.96	1,952.85	1,409.69
02.10	2,329.66	30.42	1,906.88	1,377.89
03.10	2,345.43	30.59	1,905.94	1,458.60
06.10	2,393.35	32.18	1,945.31	1,495.91
07.10	2,379.41	32.80	1,923.37	1,460.84
08.10	2,314.22	31.89	1,893.07	1,419.30
09.10	2,289.81	31.26	1,868.62	1,387.94
10.10	2,269.30	31.51	1,917.52	1,393.31
13.10	2,288.97	31.38	1,938.60	1,401.85
14.10	2,309.42	31.23	1,964.53	1,376.37
15.10	2,382.03	32.15	2,013.27	1,394.27
16.10	2,368.08	32.38	2,007.17	1,402.82
17.10	2,320.62	31.64	1,966.81	1,376.96
20.10	2,314.48	31.33	1,997.13	1,366.98
21.10	2,345.70	31.70	2,016.54	1,365.01
22.10	2,364.81	31.71	2,039.81	1,379.34
23.10	2,354.72	31.83	2,018.71	1,356.57
24.10	2,332.61	31.82	2,012.95	1,389.75
27.10	2,348.15	32.11	1,981.41	1,368.50
28.10	2,379.98	32.87	2,019.13	1,386.24
29.10	2,460.10	33.18	2,093.65	1,423.77
30.10	2,391.09	33.07	2,054.81	1,386.38
31.10	2,375.47	32.74	2,057.26	1,409.45

3. FINANCIAL MARKETS

3.1. Interbank Money Market

Table 3.1.1

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

	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR)					Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-IG)					Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-B)								
	term of credit																		
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
2014																			
October	8.24	8.61	9.18	10.56	11.79	11.42	8.22	8.52	9.00	9.68	10.25	—	8.48	10.62	11.76	12.07	—	—	
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	—	—	

(% p.a.)

Table 3.1.3

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

(% p.a.)

Date	Moscow Interbank Bid Rates (MIBID)										Moscow Interbank Offered Rates (MIBOR)									
	term of credit										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																				
01.10	10.93	11.18	11.22	11.45	11.54	11.84	11.73	12.02	12.07	12.63	12.90	13.18	11.73	12.02	12.07	12.63	12.90	13.18		
02.10	10.94	11.16	11.18	11.46	11.39	12.33	11.86	12.14	12.28	12.82	13.00	13.68	11.86	12.14	12.28	12.82	13.00	13.68		
05.10	10.94	11.20	11.18	11.49	11.48	11.61	11.77	12.09	12.22	12.79	12.96	13.22	11.77	12.09	12.22	12.79	12.96	13.22		
06.10	10.51	10.96	11.14	11.09	11.34	11.67	11.33	11.92	12.32	12.82	12.59	13.13	11.33	11.92	12.32	12.82	12.59	13.13		
07.10	10.30	10.74	11.01	10.99	11.33	11.59	11.08	11.71	12.21	12.32	12.77	13.23	11.08	11.71	12.21	12.32	12.77	13.23		
08.10	10.20	10.65	10.77	11.09	11.38	11.50	10.96	11.65	11.90	12.50	12.76	12.98	10.96	11.65	11.90	12.50	12.76	12.98		
09.10	10.35	10.67	10.86	11.19	11.42	10.53	11.26	11.63	12.12	12.68	12.91	10.69	11.26	12.12	12.68	12.91	12.91	10.69		
12.10	10.32	10.75	11.04	11.02	11.23	11.38	11.17	11.70	12.33	12.65	12.57	13.03	11.17	11.70	12.33	12.65	12.57	13.03		
13.10	10.68	11.00	11.20	11.04	11.51	11.56	11.46	11.87	12.28	12.89	12.62	12.96	11.46	11.87	12.28	12.89	12.62	12.96		
14.10	10.82	11.04	11.19	11.07	11.38	11.64	11.66	11.99	12.28	12.77	12.90	13.18	11.66	11.99	12.28	12.77	12.90	13.18		
15.10	10.82	11.09	11.00	11.32	11.51	11.64	11.63	12.07	12.16	12.79	13.11	13.11	11.63	12.07	12.16	12.79	13.11	13.11		
16.10	10.80	11.00	10.99	11.28	11.32	10.25	11.67	11.88	12.14	12.59	12.75	10.40	11.67	11.88	12.14	12.59	12.75	10.40		
19.10	10.87	11.11	11.23	11.16	11.34	11.43	11.68	11.99	12.34	12.88	13.04	13.04	11.68	11.99	12.34	12.88	12.64	13.04		
20.10	10.84	10.99	11.10	11.23	11.48	11.71	11.65	11.98	12.45	13.01	13.51	13.51	11.65	11.98	12.45	13.01	12.69	13.51		
21.10	10.94	11.14	11.22	11.25	11.44	11.69	11.71	11.98	12.29	12.63	13.21	13.21	11.71	11.98	12.29	12.63	12.87	13.21		
22.10	10.92	11.13	11.10	11.23	11.35	11.50	11.65	11.90	11.93	12.53	13.06	13.06	11.65	11.90	11.93	12.53	12.90	13.06		
23.10	11.00	11.12	11.16	11.31	11.57	13.00	11.68	11.87	11.94	12.46	16.00	16.00	11.68	11.87	11.94	12.46	12.98	16.00		
26.10	10.94	11.14	11.24	11.05	11.29	11.46	11.68	11.95	12.19	12.27	12.77	12.77	11.68	11.95	12.19	12.27	12.38	12.77		
27.10	11.05	11.15	11.28	11.41	11.31	11.66	11.71	11.93	12.22	12.70	13.08	13.08	11.71	11.93	12.22	12.70	12.64	13.08		
28.10	10.91	10.49	11.16	11.22	11.32	11.38	11.62	10.95	12.09	12.51	12.91	12.91	11.62	10.95	12.09	12.51	12.70	12.91		
29.10	10.93	11.13	11.13	11.38	11.56	11.70	11.72	12.00	12.17	12.74	13.13	13.13	11.72	12.00	12.17	12.74	13.04	13.13		
30.10	10.88	11.09	11.09	11.23	11.27	10.27	11.64	11.80	11.85	12.42	10.42	10.42	11.64	11.80	11.85	12.42	12.70	10.42		

Table 3.1.4

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

(% p.a.)

Date	Moscow Interbank Bid Rates (MIBID USD)										Moscow Interbank Offered Rates (MIBOR USD)													
	term of credit										term of credit													
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year						
2015																								
01.10	0.21	0.26	0.24	0.66	1.02	1.70	0.64	0.81	0.77	1.36	2.06	3.00	0.21	0.26	0.24	0.66	1.02	1.70	0.64	0.81	0.77	1.36	2.06	3.00
02.10	0.20	0.24	0.27	0.58	0.97	2.28	0.66	0.64	0.77	1.26	1.91	3.45	0.20	0.24	0.27	0.58	0.97	2.28	0.66	0.64	0.77	1.26	1.91	3.45
05.10	0.19	0.26	0.27	0.60	0.93	1.32	0.65	0.74	0.77	1.26	1.72	2.47	0.19	0.26	0.27	0.60	0.93	1.32	0.65	0.74	0.77	1.26	1.72	2.47
06.10	0.19	0.26	0.36	0.43	0.83	1.29	0.57	0.76	0.95	0.88	1.59	2.47	0.19	0.26	0.36	0.43	0.83	1.29	0.57	0.76	0.95	0.88	1.59	2.47
07.10	0.17	0.20	0.31	0.41	0.95	1.78	0.48	0.65	0.84	0.87	1.72	2.73	0.17	0.20	0.31	0.41	0.95	1.78	0.48	0.65	0.84	0.87	1.72	2.73
08.10	0.19	0.20	0.23	0.36	0.89	1.49	0.56	0.70	0.73	0.98	1.76	2.65	0.19	0.20	0.23	0.36	0.89	1.49	0.56	0.70	0.73	0.98	1.76	2.65
09.10	0.16	0.19	0.21	0.38	0.91	0.84	0.57	0.65	0.73	1.06	1.75	0.85	0.16	0.19	0.21	0.38	0.91	0.84	0.57	0.65	0.73	1.06	1.75	0.85
12.10	0.19	0.20	0.32	0.32	0.71	1.23	0.55	0.70	0.93	0.81	1.43	2.31	0.19	0.20	0.32	0.32	0.71	1.23	0.55	0.70	0.93	0.81	1.43	2.31
13.10	0.19	0.21	0.32	0.47	0.72	1.46	0.55	0.71	0.94	1.16	1.81	2.47	0.19	0.21	0.32	0.47	0.72	1.46	0.55	0.71	0.94	1.16	1.81	2.47
14.10	0.23	0.26	0.36	0.59	0.97	1.60	0.67	0.76	0.94	1.03	1.83	2.79	0.23	0.26	0.36	0.59	0.97	1.60	0.67	0.76	0.94	1.03	1.83	2.79
15.10	0.22	0.26	0.22	0.64	1.19	1.70	0.70	0.81	0.73	1.36	2.21	3.05	0.22	0.26	0.22	0.64	1.19	1.70	0.70	0.81	0.73	1.36	2.21	3.05
16.10	0.13	0.19	0.24	0.38	0.72	0.83	0.48	0.57	0.73	1.02	1.52	0.84	0.13	0.19	0.24	0.38	0.72	0.83	0.48	0.57	0.73	1.02	1.52	0.84
19.10	0.22	0.22	0.34	0.52	0.85	1.16	0.57	0.67	0.92	1.01	1.50	2.20	0.22	0.22	0.34	0.52	0.85	1.16	0.57	0.67	0.92	1.01	1.50	2.20
20.10	0.25	0.29	0.41	0.83	1.51	1.59	0.90	1.02	1.51	1.68	2.51	3.25	0.25	0.29	0.41	0.83	1.51	1.59	0.90	1.02	1.51	1.68	2.51	3.25
21.10	0.20	0.23	0.34	0.66	0.99	1.55	0.63	0.73	0.98	1.44	2.04	2.82	0.20	0.23	0.34	0.66	0.99	1.55	0.63	0.73	0.98	1.44	2.04	2.82
22.10	0.21	0.25	0.23	0.63	1.16	1.74	0.69	0.78	0.79	1.41	2.25	3.09	0.21	0.25	0.23	0.63	1.16	1.74	0.69	0.78	0.79	1.41	2.25	3.09
23.10	0.20	0.23	0.20	0.64	1.29	3.00	0.73	0.72	0.81	1.41	2.45	5.50	0.20	0.23	0.20	0.64	1.29	3.00	0.73	0.72	0.81	1.41	2.45	5.50
26.10	0.16	0.17	0.27	0.40	0.68	1.20	0.52	0.70	0.89	0.92	1.45	2.28	0.16	0.17	0.27	0.40	0.68	1.20	0.52	0.70	0.89	0.92	1.45	2.28
27.10	0.20	0.23	0.36	0.80	1.51	1.51	0.68	0.77	1.05	1.73	2.52	2.92	0.20	0.23	0.36	0.80	1.51	1.51	0.68	0.77	1.05	1.73	2.52	2.92
28.10	0.18	0.14	0.25	0.56	0.84	1.42	0.54	0.36	0.79	1.23	1.82	2.58	0.18	0.14	0.25	0.56	0.84	1.42	0.54	0.36	0.79	1.23	1.82	2.58
29.10	0.20	0.23	0.21	0.64	1.12	1.77	0.63	0.75	0.67	1.42	2.30	3.20	0.20	0.23	0.21	0.64	1.12	1.77	0.63	0.75	0.67	1.42	2.30	3.20
30.10	0.17	0.18	0.20	0.41	0.76	0.84	0.47	0.56	0.53	0.98	1.56	0.85	0.17	0.18	0.20	0.41	0.76	0.84	0.47	0.56	0.53	0.98	1.56	0.85

Table 3.1.5

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

(% p.a.)

	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	
2015																			
01.10	11.28	11.50	11.48	—	—	—	11.25	11.50	—	—	—	—	11.92	—	—	—	—	—	
02.10	11.34	11.63	—	15.23	—	—	11.37	—	—	—	—	—	11.74	—	15.88	—	—	—	
05.10	10.80	11.32	—	17.00	—	—	10.66	—	—	—	—	—	11.32	—	17.00	—	—	—	
06.10	10.28	11.50	—	15.39	—	—	10.23	—	—	—	—	—	11.03	—	15.39	—	—	—	
07.10	10.31	—	11.20	11.68	—	—	10.20	—	—	—	—	—	10.70	—	10.95	—	—	—	
08.10	10.41	—	11.20	—	—	—	10.32	—	—	—	—	—	10.75	—	—	—	—	—	
09.10	10.49	10.42	—	—	—	—	10.44	—	—	—	—	—	10.94	—	—	—	—	—	
12.10	11.04	11.17	11.49	13.92	—	—	10.94	—	—	—	—	—	11.57	—	14.01	—	—	—	
13.10	11.36	11.85	—	—	—	—	11.26	—	—	—	—	—	11.74	—	—	—	—	—	
14.10	11.27	—	11.65	—	—	—	11.29	—	—	—	—	—	11.72	—	—	—	—	—	
15.10	11.32	11.68	13.48	—	—	—	11.29	—	—	—	—	—	11.84	—	—	—	—	—	
16.10	11.41	—	11.55	14.39	—	—	11.39	—	—	—	—	—	11.89	—	14.50	—	—	—	
19.10	11.33	11.60	—	14.44	—	—	11.30	—	—	—	—	—	11.83	—	14.63	—	—	—	
20.10	11.34	—	11.55	11.53	—	—	11.30	—	—	—	—	—	11.93	—	—	—	—	—	
21.10	11.35	—	—	13.46	—	—	11.29	—	—	—	—	—	11.84	—	13.46	—	—	—	
22.10	11.32	12.09	11.02	14.74	—	—	11.29	—	—	—	—	—	11.81	—	14.74	—	—	—	
23.10	11.42	11.85	11.50	11.50	—	—	11.38	—	—	—	—	—	12.31	—	—	—	—	—	
26.10	11.47	11.53	—	11.74	—	—	11.45	—	—	—	—	—	12.22	—	11.58	—	—	—	
27.10	11.38	10.54	—	—	—	—	11.27	—	—	—	—	—	11.92	—	—	—	—	—	
28.10	11.48	—	11.39	—	—	—	11.40	—	—	—	—	—	11.91	—	—	—	—	—	
29.10	11.35	—	11.60	13.25	—	—	11.35	—	—	—	—	—	11.87	—	13.25	—	—	—	
30.10	11.35	—	—	15.47	—	—	11.37	—	—	—	—	—	11.77	—	—	—	—	—	

Table 3.1.8

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

(millions of rubles)

	October, 2015															
	Russian ruble (RUB)				US dollar (USD)				Euro (EUR)				others			
	deposit operations		REPO		deposit operations		REPO		deposit operations		REPO		deposit operations		REPO	
	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents
Overnight	551,697	90,251	345,799	3,496	6,911	696,231	18,426	2	2,705	15,067	11	1	31,947	—	—	—
1 week ¹	15,058	4,964	23,808	—	505	95,629	11,742	485	—	1,015	—	—	153	211	—	—
2 weeks ¹	2,916	334	434	—	382	41,091	558	—	1	—	—	13	0	—	—	—
1 month ²	3,380	1,779	711	—	2,005	1,909	1,683	0	6	85	—	—	125	—	—	—
2 months ²	477	648	143	—	—	170	3,531	—	—	—	—	3	3	—	—	—
3 months ³	5,555	44	455	—	60	149	23	—	50	67	—	—	14	—	—	291
6 months ³	364	—	—	—	352	505	—	—	8	393	—	—	166	—	—	—
Over 6 months	523	37	13	—	702	1,345	—	—	274	325	—	0	19	—	—	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	11,282	431	5,925	—	657	31,355	2,988	0	120	615	—	—	46	—	—	—

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

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	42,281	34,868	38,137	9,418	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

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

(millions of US dollars)

Table 3.2.4

Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

	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
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

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	

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

Table 3.2.6

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

Operation	Average size of transactions	2014												2015			
		April	May	June	July	August	September	October	November	December	January	February	March	April			
		up to 250 US dollars															
		from 251 to 500 US dollars															
Purchase	number of transactions (thousands of units)	121.09	132.46	141.72	136.24	140.79	121.02	158.18	124.12	130.03	118.62	153.55	129.70	207.16			
	value of transactions (millions of US dollars)	23.46	25.69	28.44	26.50	28.08	23.77	25.84	23.55	24.38	18.11	26.28	19.85	36.16			
Sale	number of transactions (thousands of units)	23.25	23.81	23.97	49.13	22.32	20.86	27.03	83.20	16.16	13.99	17.26	28.45	23.68			
	value of transactions (millions of US dollars)	4.15	3.78	3.74	8.45	3.55	3.44	4.29	10.32	2.22	1.93	2.27	4.31	2.86			
		from 501 to 2,000 US dollars															
Purchase	number of transactions (thousands of units)	111.78	184.94	286.43	359.13	530.20	386.03	387.74	223.38	220.16	429.33	333.33	366.50	392.39			
	value of transactions (millions of US dollars)	46.07	78.20	113.31	142.32	212.31	157.11	153.02	85.01	95.74	167.30	138.05	135.05	158.51			
Sale	number of transactions (thousands of units)	32.33	52.37	80.53	66.39	115.89	177.02	186.37	160.44	19.78	53.59	96.90	136.19	104.93			
	value of transactions (millions of US dollars)	13.85	21.58	34.72	26.85	50.15	69.82	66.90	50.05	8.14	21.95	38.78	54.06	42.12			
		from 2,001 to 5,000 US dollars															
Purchase	number of transactions (thousands of units)	1,334.50	1,417.74	1,351.01	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			
	value of transactions (millions of US dollars)	1,451.10	1,496.68	1,425.15	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			
Sale	number of transactions (thousands of units)	2,039.13	2,268.15	2,526.87	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			
	value of transactions (millions of US dollars)	2,441.94	2,630.46	2,931.26	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			
		over 5,000 US dollars															
Purchase	number of transactions (thousands of units)	288.76	182.03	194.09	247.68	174.97	308.82	171.63	278.43	378.97	157.00	185.44	176.30	173.13			
	value of transactions (millions of US dollars)	822.78	488.38	519.60	681.93	502.34	819.16	460.41	756.73	1,030.93	439.63	505.78	492.64	480.48			
Sale	number of transactions (thousands of units)	499.43	493.98	472.65	418.58	437.87	493.29	1,160.87	588.14	1,323.02	191.34	141.87	171.53	262.08			
	value of transactions (millions of US dollars)	1,440.43	1,389.68	1,367.35	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			
		over 5,000 US dollars															
Purchase	number of transactions (thousands of units)	46.00	19.56	25.78	43.56	14.68	17.76	14.32	34.43	37.46	31.79	42.37	34.84	28.55			
	value of transactions (millions of US dollars)	484.17	164.97	224.77	447.99	134.85	176.78	145.31	297.82	326.67	263.57	369.45	304.31	252.38			
Sale	number of transactions (thousands of units)	79.36	138.08	89.80	70.04	85.92	90.77	276.06	113.96	178.89	32.93	57.92	83.09	124.89			
	value of transactions (millions of US dollars)	716.75	1,348.68	1,001.48	658.87	979.77	1,083.72	3,084.40	1,357.01	1,882.58	431.89	620.88	904.29	1,260.85			

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			
01.10	1,626.97	781.65	30.03
02.10	1,612.56	764.93	27.89
05.10	1,652.47	805.12	34.20
06.10	1,670.69	826.65	38.87
07.10	1,679.49	844.12	53.37
08.10	1,689.32	856.44	47.02
09.10	1,728.44	885.96	63.89
12.10	1,710.60	876.42	40.97
13.10	1,720.81	866.52	29.66
14.10	1,723.01	863.31	32.88
15.10	1,731.91	876.23	37.28
16.10	1,717.00	881.19	38.21
19.10	1,716.08	868.72	32.98
20.10	1,722.62	875.55	37.19
21.10	1,709.94	856.88	34.22
22.10	1,712.10	860.75	29.25
23.10	1,725.45	872.86	39.22
26.10	1,712.13	858.01	39.62
27.10	1,725.89	839.26	40.61
28.10	1,726.61	854.74	36.31
29.10	1,708.60	839.57	35.59
30.10	1,711.53	845.54	31.16

Table 4.1.1

Number and Structure of Credit Institutions

	2014				2015								
	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10
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	1,056	1,052	1,049	1,047	1,046	1,046	1,046	1,044	1,040	1,036	1,035	1,031	1,028
of which:													
– banks	985	980	976	975	972	971	970	967	963	960	959	955	952
– nonbanking credit institutions	71	72	73	72	74	75	76	77	77	76	76	76	76
1.1. Registered 100 percent foreign-owned credit institutions	77	76	75	75	75	73	73	73	72	72	73	71	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	–	1	–	–	–	–
of which:													
– banks	1	1	–	–	–	–	–	–	–	–	–	–	–
– nonbanking credit institutions	–	–	1	–	–	–	1	–	1	–	–	–	–
2. Credit institutions licensed to conduct banking operations – total	850	842	834	830	827	824	815	810	797	783	774	767	757
of which:													
– banks	799	790	783	778	773	770	760	753	741	727	721	714	704
– nonbanking credit institutions	51	52	51	52	54	54	55	57	56	56	53	53	53
2.1. Credit institutions with licence (permission):													
– to attract funds of individuals	706	698	690	687	684	683	676	670	659	647	643	637	628
– to conduct operations in foreign currency	567	559	554	551	549	547	539	536	528	517	512	507	500
– credit institutions with general license	259	259	256	256	255	254	253	253	247	243	242	240	237
– to conduct operations with precious metals	205	204	203	203	202	201	198	198	196	192	191	189	189

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description

Table 4.1.1 (end)

	2014												2015																										
	31.10			30.11			31.12			31.01			28.02			31.03			30.04			31.05			30.06			31.07			31.08			30.09			31.10		
11. Operational offices of credit institutions – total	9,322	9,357	9,273	9,202	8,918	8,758	8,422	8,239	8,115	7,929	7,737	7,694	7,658	7,658	7,658	7,658	7,658	7,658	7,658	7,658	7,658	7,658	7,658	7,658	7,658	7,658	7,658	7,658	7,658	7,658	7,658	7,658	7,658	7,658	7,658	7,658			
of which Sberbank of Russia	653	652	651	651	651	647	646	646	644	651	650	640	642	642	642	642	642	642	642	642	642	642	642	642	642	642	642	642	642	642	642	642	642	642	642	642	642	642	642
12. Mobile banking offices – total	187	192	196	196	196	201	202	211	216	217	218	225	227	227	227	227	227	227	227	227	227	227	227	227	227	227	227	227	227	227	227	227	227	227	227	227	227	227	227
of which Sberbank of Russia	185	190	194	194	194	199	200	209	214	214	214	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221	221
13. Credit institutions with revoked licences	205	209	214	217	219	222	230	234	242	253	261	264	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271
14. Credit institutions subject to liquidation and in the process of receivership with court-appointed interim trustees (liquidators, liquidating commission)	185	192	199	205	210	214	219	217	226	231	238	244	252	252	252	252	252	252	252	252	252	252	252	252	252	252	252	252	252	252	252	252	252	252	252	252	252	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	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
– compulsory liquidation	27	32	36	39	40	42	45	45	46	47	50	55	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57
– bankruptcy	157	159	162	165	169	171	173	172	179	183	186	187	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193
15. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions – total	2,109	2,113	2,117	2,119	2,120	2,120	2,121	2,123	2,128	2,132	2,133	2,137	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140
of which:																																							
– credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,635	1,637	1,638	1,639	1,639	1,639	1,640	1,642	1,645	1,648	1,649	1,652	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654	1,654
credit institutions liquidated owing to reorganization	473	475	478	479	480	480	480	480	482	483	483	484	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485
of which:																																							
– credit institutions liquidated owing to merger	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
– credit institutions liquidated owing to takeover	471	473	476	477	478	478	478	478	480	483	483	484	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485
of which:																																							
– reorganization into branches of other banks	382	383	384	384	384	384	384	384	385	385	385	386	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387	387
– taken over by other banks (except for reorganized into branches)	89	90	92	93	94	94	94	94	95	96	96	96	96	96	96	96	96	96	96	96	96	96	96	96	96	96	96	96	96	96	96	96	96	96	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	1	1	1	1	1	1	1	1	1	1	1	1	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

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

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

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

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)

	Credit institutions grouped by assets (in descending order) as of 30.09.2015							Total
	1-5	6-20	21-50	51-200	201-500	501-767		
Assets								
Assets (liabilities)	42,586,835	17,158,903	8,888,071	8,098,389	2,157,322	321,173	79,210,694	
Loans to non-financial institutions	19,139,484	6,506,557	2,900,396	2,300,204	787,893	113,308	31,747,842	
Loans to resident financial institutions (except credit institutions)	591,177	583,480	170,807	129,366	31,553	1,812	1,508,195	
Loans to individuals	5,788,762	1,922,159	1,312,262	1,431,159	263,665	39,388	10,757,394	
Unsecured consumer loans (portfolio of homogenous loans)	2,744,598	1,348,080	928,693	676,621	77,978	9,097	5,785,066	
Capital and financial performance								
Equity capital	4,737,795	1,829,579	695,758	1,019,730	355,505	97,079	8,735,446	
Capital adequacy N1.0, %	13.2	13.0	9.2	14.5	17.3	31.6	13.0	
Profit for the current year	181,599	-47,716	-49,455	25,116	14,495	2,658	126,697	
Return on assets, %	0.4	-0.2	-2.6	0.8	1.0	2.3	0.0	
Return on equity, %	4.3	-2.0	-29.0	6.5	5.9	7.6	0.4	
Liabilities								
Individuals' deposits	12,170,426	3,309,838	2,408,068	2,383,302	858,088	85,191	21,214,913	
Loans received from the Bank of Russia	3,889,668	1,021,342	451,066	325,247	67,627	2,693	5,757,642	

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

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					
Memo: own funds (capital) adequacy ratio (N 1.0) as of 30.09.2015, %		13.0		21.2		22.4		18.1		16.4					

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							
	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				
Memo: own funds (capital) adequacy ratio (N 1.0) as of 30.09.2015, %		16.5		16.0		13.5		10.6				

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

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

		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		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		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		19,328,702	13,519,300	2,248,027	28,334	660,963	1,113,752	2,804,086	5,897,630	766,507	5,809,403	604,277	6,257	124,960	267,236	1,488,701	2,803,482	514,489
28.02	19,077,332	13,888,476	2,330,073	76,453	699,131	1,278,863	3,123,075	5,649,425	731,457	5,188,855	516,175	7,715	90,718	249,827	1,546,723	2,369,811	407,886	
31.03	19,092,873	14,075,094	2,283,413	42,998	551,630	1,327,572	3,618,194	5,537,262	714,026	5,017,779	487,468	5,430	61,618	211,948	1,679,362	2,219,850	352,103	
30.04	19,132,819	14,509,159	2,492,227	69,827	386,688	1,334,740	4,048,275	5,462,517	714,883	4,623,660	452,880	6,116	47,171	180,627	1,668,764	1,981,673	286,429	
31.05	19,383,170	14,577,986	2,449,337	44,269	317,017	1,355,674	4,351,484	5,354,441	705,764	4,805,184	449,044	4,151	41,776	151,526	1,795,787	2,082,864	280,037	
30.06	19,892,300	14,809,844	2,549,458	71,219	279,191	1,223,153	4,537,285	5,418,133	731,407	5,082,456	488,554	6,802	36,514	143,866	1,875,814	2,240,954	289,952	
31.07	20,402,581	14,994,893	2,611,660	42,396	292,359	1,135,922	4,719,419	5,465,442	727,695	5,407,688	512,308	4,758	37,833	129,492	1,995,746	2,433,039	294,511	
31.08	21,121,680	15,001,997	2,498,462	33,703	276,718	1,067,143	4,956,283	5,450,579	719,109	6,119,683	580,803	5,170	36,885	136,972	2,269,754	2,764,877	325,222	
30.09	21,214,913	15,077,166	2,493,591	58,392	235,659	941,910	5,215,638	5,416,778	715,198	6,137,747	589,954	6,440	33,946	126,618	2,273,575	2,786,467	320,747	

(millions of rubles)

Table 4.2.2

Funds of Organizations Accepted by Credit Institutions¹

		Deposits and other funds raised from organizations (except credit institutions)											
		in rubles											
		total		by maturity									
		total		demand deposits		up to 180 days						over 3 years	
1	2	3	4	5	6	7	8	9	10	9	10		
2013													
31.12	10,838,319	6,371,516	81,343	1,543,556	857,070	803,817	859,282	1,280,418	946,029				
2014													
31.01	11,059,895	6,329,598	71,818	1,295,197	1,035,143	825,312	892,456	1,282,712	926,960				
28.02	11,540,869	6,475,312	64,597	1,305,952	983,098	973,862	963,803	1,259,461	924,539				
31.03	11,555,267	6,385,851	61,475	1,145,544	995,306	1,065,051	972,986	1,222,863	922,626				
30.04	12,066,194	6,832,896	73,840	1,190,760	1,209,783	1,212,168	999,539	1,217,563	929,245				
31.05	12,437,811	7,201,963	67,118	1,361,892	1,197,815	1,265,670	1,055,350	1,237,655	1,016,463				
30.06	11,975,654	6,944,233	56,855	1,273,211	1,205,111	1,131,831	1,080,739	1,167,259	1,029,228				
31.07	12,464,465	7,134,681	49,619	1,474,270	1,069,244	1,193,080	1,134,314	1,190,680	1,023,474				
31.08	12,800,261	7,280,208	47,285	1,448,546	1,109,489	1,242,639	1,182,184	1,229,617	1,020,447				
30.09	13,422,258	7,457,908	44,765	1,392,588	1,204,802	1,451,670	1,080,322	1,205,856	1,077,905				
31.10	14,734,938	7,940,611	45,183	1,309,090	1,809,300	1,314,550	1,163,183	1,199,078	1,100,227				
30.11	15,488,581	7,797,157	48,562	1,732,816	1,519,404	1,092,735	1,141,068	1,152,046	1,110,528				
31.12	17,007,890	8,471,771	60,721	2,626,081	1,505,908	737,831	1,083,474	1,048,466	1,409,290				
2015													
31.01	18,564,503	8,427,858	61,837	1,922,660	2,078,359	858,458	1,111,377	988,149	1,407,018				
28.02	17,134,647	8,001,576	51,674	1,587,870	1,891,561	987,674	1,095,356	964,171	1,423,270				
31.03	16,090,612	7,628,367	50,837	1,529,745	1,779,315	1,052,951	822,235	943,168	1,450,115				
30.04	15,404,455	7,991,133	50,747	1,661,839	1,610,169	1,289,626	924,162	921,461	1,533,127				
31.05	15,429,313	7,993,287	40,982	1,711,309	1,459,008	1,305,523	988,472	920,713	1,567,279				
30.06	15,793,006	7,844,071	39,323	1,638,148	1,221,754	1,340,401	1,082,711	908,802	1,612,933				
31.07	16,614,695	8,226,727	46,111	1,774,556	1,429,388	1,403,496	1,084,574	853,726	1,634,877				
31.08	17,874,088	8,380,958	76,521	1,727,014	1,612,716	1,344,974	1,048,294	831,299	1,740,141				
30.09	18,260,494	8,876,975	76,699	2,290,005	1,583,963	1,235,875	1,030,612	806,203	1,853,618				

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		
	by maturity																		
	total	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency					
11	12	13	14	15	16	17	18	19	20	21	22	23	24						
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	2,384,068	5,728,063	2,437,421	3,679,244	167,250	9,592							
28.02	9,133,071	24,201	519,813	466,583	281,044	866,089	1,897,750	5,077,590	2,924,537	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							

¹ Except funds on accounts, float and debits on factoring, forfeiting operations.

Table 4.2.3

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

	Weighted average interest rates on deposits of individuals by maturity													Weighted average interest rates on deposits of nonfinancial organizations by maturity								
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	181 days to 1 year	91 to 180 days	31 to 90 days	1 year to 3 years	over 3 years	over 1 year	over 1 year (including demand deposits)	181 days to 1 year	91 to 180 days	31 to 90 days	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	1 year to 3 years	over 3 years	over 1 year		
		(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)
2014																						
January	1.98	2.18	4.85	5.01	5.80	7.17	5.30	6.03	7.32	7.43	7.33	5.54	6.32	7.03	7.56	5.61	7.98	9.40	8.01	8.01	8.01	
February	1.77	2.30	4.85	4.98	5.75	7.04	5.09	5.94	7.30	7.28	7.30	5.47	6.43	7.41	8.02	5.56	7.84	8.58	7.91	7.91	7.91	
March	1.57	1.79	4.74	5.01	5.64	7.02	5.07	5.91	7.17	7.08	7.17	6.80	7.75	8.25	8.84	6.90	7.65	9.71	7.72	7.72	7.72	
April	1.28	1.84	4.54	5.07	5.68	7.20	5.18	6.04	7.60	6.97	7.55	7.06	8.14	8.66	8.57	7.14	8.53	10.06	8.65	8.65	8.65	
May	1.10	1.41	5.48	5.10	5.79	7.19	5.19	6.06	7.85	6.95	7.78	7.41	8.73	9.27	9.62	7.54	8.69	6.92	8.66	8.66	8.66	
June	1.20	1.79	4.72	5.16	5.91	7.40	5.33	6.21	7.80	6.68	7.72	7.39	8.66	9.01	9.64	7.51	9.00	4.42	8.66	8.66	8.66	
July	1.58	1.89	5.49	5.15	5.91	7.36	5.54	6.17	7.89	6.44	7.80	7.40	8.62	9.10	9.43	7.49	8.72	9.95	8.77	8.77	8.77	
August	1.69	2.07	6.34	5.23	5.88	7.37	5.63	6.19	7.95	6.95	7.89	7.20	8.95	9.66	9.69	7.35	9.37	8.02	9.31	9.31	9.31	
September	1.85	2.52	5.58	5.16	5.93	7.56	5.71	6.27	8.09	7.03	8.02	7.24	9.21	9.62	9.73	7.37	9.43	9.61	9.44	9.44	9.44	
October	1.94	2.24	6.41	5.26	6.05	7.82	5.95	6.50	8.20	7.42	8.15	7.47	9.53	9.76	10.45	7.62	8.48	9.60	8.54	8.54	8.54	
November	2.81	3.22	6.13	5.39	6.27	8.13	6.23	6.75	8.47	7.32	8.41	9.06	10.69	11.39	11.53	9.20	9.80	10.23	9.82	9.82	9.82	
December	5.68	5.92	11.76	11.51	13.71	12.73	12.29	12.74	11.98	8.06	11.74	13.96	18.84	19.95	15.67	14.44	12.81	17.12	13.46	13.46	13.46	
2015																						
January	4.88	5.52	13.68	12.21	13.17	11.87	11.84	12.34	12.79	9.97	12.69	14.66	16.72	17.19	16.05	14.83	13.57	13.79	13.58	13.58	13.58	
February	3.90	4.85	13.09	11.44	11.99	11.03	10.87	11.42	10.87	9.79	10.82	13.23	14.92	15.45	13.38	13.36	13.78	13.67	13.74	13.74	13.74	
March	3.16	4.10	11.97	10.81	12.01	11.28	10.96	11.45	10.64	9.49	10.58	13.08	14.21	14.70	14.35	13.18	13.15	12.12	13.05	13.05	13.05	
April	2.68	4.08	11.59	9.95	12.00	11.49	10.83	11.39	10.28	8.85	10.21	12.74	13.06	12.99	13.42	12.77	12.68	11.14	12.41	12.41	12.41	
May	2.09	3.50	10.95	8.87	11.26	10.57	9.81	10.39	9.77	8.52	9.72	11.35	12.02	12.55	12.70	11.41	11.75	10.09	11.67	11.67	11.67	
June	2.19	3.50	10.04	8.72	10.88	10.35	9.66	10.21	9.82	9.18	9.79	10.95	11.35	11.73	11.95	10.98	11.45	10.41	11.33	11.33	11.33	
July	1.71	3.06	9.90	8.16	9.94	10.19	9.13	9.65	9.19	8.52	9.16	10.29	10.95	11.50	11.28	10.33	11.83	11.48	11.72	11.72	11.72	
August	2.01	3.07	9.31	7.74	9.55	10.03	8.77	9.31	8.91	7.70	8.87	9.71	10.48	11.12	10.92	9.76	10.55	9.70	10.25	10.25	10.25	
September	2.02	3.01	8.95	7.66	9.27	10.04	8.77	9.24	8.99	6.73	8.91	9.84	10.39	10.69	10.50	9.87	10.67	11.72	10.94	10.94	10.94	

Table 4.2.4

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

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity										Weighted average interest rates on deposits of nonfinancial organizations by maturity							
	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)	up to 30 days (except demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year	
2015																		
January	0.63	0.94	2.28	3.32	4.85	5.84	5.10	5.34	5.45	5.41	1.44	4.13	5.32	5.65	2.25	6.75	7.47	7.03
February	1.13	1.24	1.72	2.99	5.13	5.86	5.10	5.36	5.03	5.02	0.78	3.18	4.16	1.86	1.19	6.53	6.46	6.51
March	0.98	1.14	1.72	2.77	4.11	5.99	5.10	5.32	5.30	5.28	0.73	2.72	4.28	5.71	1.27	6.68	7.11	6.81
April	0.96	1.09	1.70	2.68	4.20	4.81	4.00	4.34	5.08	4.99	0.44	2.53	3.62	4.58	0.79	5.78	5.81	5.80
May	0.48	0.69	1.63	2.04	3.64	4.63	3.61	3.94	4.72	4.68	0.30	1.87	2.33	3.55	0.52	5.13	5.79	5.54
June	0.49	0.69	1.40	1.39	3.46	4.07	3.23	3.49	4.17	4.14	0.48	1.69	2.56	3.65	0.81	5.12	4.87	4.89
July	0.28	0.46	1.38	1.19	2.60	3.75	2.67	2.99	3.71	3.08	0.29	1.42	2.41	3.26	0.55	3.69	4.48	4.06
August	1.15	1.17	1.25	0.90	2.11	3.43	2.45	2.62	3.34	3.30	0.28	1.40	2.15	2.51	0.53	3.79	5.44	5.28
September	0.56	0.71	1.23	0.86	1.81	3.73	2.50	2.74	3.21	3.16	0.17	1.10	1.92	1.90	0.31	3.01	3.60	3.16
2015																		
January	0.46	0.77	2.29	2.79	4.32	5.46	4.81	5.00	4.95	4.84	1.68	2.87	3.73	3.90	1.91	5.69	4.25	5.69
February	1.04	1.15	1.58	2.34	3.95	5.45	4.71	4.92	4.22	4.18	1.02	2.36	3.29	4.24	1.29	5.21	4.00	4.55
March	0.65	0.75	1.32	2.43	3.63	5.46	4.52	4.80	4.49	4.45	0.76	2.18	2.92	4.55	0.99	5.81	–	5.81
April	0.74	0.81	1.18	2.11	3.74	4.33	3.55	3.86	4.43	4.32	0.28	1.89	2.79	4.16	0.63	4.75	5.35	4.84
May	0.57	0.66	1.21	1.64	3.33	4.01	3.17	3.45	4.13	4.08	0.16	0.77	2.04	3.92	0.52	4.06	5.22	4.33
June	0.03	0.05	1.14	1.14	3.33	3.56	1.52	3.16	3.40	2.14	0.10	0.81	1.41	2.37	0.41	2.96	–	2.96
July	0.34	0.46	1.27	0.71	2.27	3.35	2.38	2.63	3.16	3.10	0.10	0.98	1.19	2.57	0.48	3.36	4.00	3.43
August	0.41	0.50	1.23	0.57	1.77	2.88	1.98	2.21	2.70	2.65	0.15	0.53	1.39	2.12	0.26	2.22	–	2.22
September	0.26	0.38	1.20	0.57	1.37	3.00	1.99	2.20	2.69	2.64	0.28	0.49	1.66	1.77	0.58	2.86	–	2.86

Table 4.2.5

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

(millions of rubles)

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

Table 4.2.5 (end)
(millions of rubles)

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

4.3. Lending

Table 4.3.1

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

(millions of rubles)

1	Loans, Deposits and Other Funds in rubles											credit institutions	
	total	individuals	total	of which							over 3 years		10
				organizations (except general and local governments and extrabudgetary funds)									
				of which by maturity									
2	3	4	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	631,805	410,703	788,877	3,058,889	5,199,557	8,915,453	2,574,606			
30.06	33,720,009	10,470,012	20,527,094	719,484	368,233	762,661	3,045,072	5,157,129	8,966,501	2,722,903			
31.07	34,010,444	10,472,120	20,771,591	608,226	447,645	860,706	3,051,989	5,108,686	9,108,972	2,766,732			
31.08	34,075,712	10,471,071	20,940,925	627,374	402,288	967,604	3,089,396	5,104,183	9,165,998	2,663,716			
30.09	34,766,332	10,469,645	21,108,221	671,982	349,137	1,010,336	3,076,383	5,157,449	9,282,512	3,188,466			

Table 4.3.1 (end)
(millions of rubles)

1	Loans, Deposits and Other Funds in foreign currency														20	21	
	total	of which												total			credit institutions
		organizations (except general and local governments and extrabudgetary funds)															
		of which by maturity															
12	13	14	15	16	17	18	19	20	21	22	23	24	25				
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	1,497,389	1,950,778	7,454,545	5,153,858							

Table 4.3.2

Weighted Average Interest Rates on Loans to Individuals in Rubles

		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	
		(% p.a.)																
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	

Table 4.3.3

Weighted Average Interest Rates on Loans to Individuals in US Dollars

	Total										of which car loans					
	up to 30 days (including call loans)			31 to 90 days			91 to 180 days			181 days to 1 year			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	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	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	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	12.00	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	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	–	–	–	–	–	–	–	

(% p.a.)

Table 4.3.4

Weighted Average Interest Rates on Loans to Individuals in Euros

	Total											of which car loans										
	up to 30 days (including call loans)			31 to 90 days			91 to 180 days			181 days to 1 year			up to 1 year (including call loans)			1 year to 3 years			over 3 years			
	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						
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						
February	10.97	9.04	8.99	9.17	9.22	12.43	10.67	12.21	-	-	-	-	-	-	-	-						
March	7.51	11.74	12.26	10.45	11.24	8.88	10.32	8.90	-	-	-	-	-	-	-	-						
April	10.42	12.93	12.46	12.83	12.41	10.22	11.81	11.31	-	-	9.00	9.00	-	-	-	-						
May	7.63	14.84	12.24	12.91	13.77	10.18	9.86	10.10	-	-	-	-	-	-	-	-						
June	-	13.07	13.09	10.93	11.98	11.25	13.24	11.80	-	-	-	-	-	-	10.00	10.00						
July	12.21	9.21	13.14	12.82	11.52	11.84	10.33	11.71	-	-	-	-	10.00	-	-	10.00						
August	9.60	-	12.86	12.93	12.64	11.14	10.31	10.71	-	-	-	-	-	-	-	-						
September	11.06	11.74	11.47	12.73	12.37	9.82	9.89	9.82	-	-	-	-	-	-	-	-						

(% p.a.)

Table 4.3.6

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

	Total														of which small and medium-sized businesses														
	up to 30 days (including call loans)				91 to 180 days				181 days to 1 year				up to 1 year (including call loans)				over 1 year		up to 30 days (including call loans)		91 to 180 days		181 days to 1 year		up to 1 year (including call loans)		over 1 year		
	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	up to 1 year (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	up to 1 year (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	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	10.31	10.31	10.01	8.95	10.03	10.65	11.55	10.67	10.31	10.31	10.31	10.31	10.31	10.31	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	10.38	10.38	9.49	10.62	11.06	10.07	11.06	10.75	10.38	10.38	10.38	10.38	10.38	10.38	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	10.35	10.35	9.99	11.67	10.28	6.95	12.08	11.00	10.35	10.35	10.35	10.35	10.35	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	10.86	10.86	10.17	10.02	10.71	8.37	10.84	10.32	10.86	10.86	10.86	10.86	10.86	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	10.81	10.81	11.12	12.05	9.37	9.20	10.46	10.30	10.81	10.81	10.81	10.81	10.81	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	9.73	9.73	9.03	9.34	8.73	8.74	11.55	10.47	9.73	9.73	9.73	9.73	9.73	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	10.13	10.13	10.55	10.80	11.23	11.00	11.67	11.39	10.13	10.13	10.13	10.13	10.13	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	11.73	11.73	10.21	8.71	13.57	10.00	11.57	11.19	11.73	11.73	11.73	11.73	11.73	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	10.53	10.53	9.65	12.90	11.77	8.32	10.36	10.25	10.53	10.53	10.53	10.53	10.53	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	10.17	10.17	8.38	13.06	12.98	7.54	10.91	10.10	10.17	10.17	10.17	10.17	10.17	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	11.97	11.97	10.84	9.23	12.34	9.84	11.34	10.89	11.97	11.97	11.97	11.97	11.97	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	11.70	11.70	11.45	8.00	10.33	10.10	10.71	9.67	11.70	11.70	11.70	11.70	11.70	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	12.38	12.38	11.41	9.39	9.62	10.09	12.41	11.39	12.38	12.38	12.38	12.38	12.38	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	11.50	11.50	11.12	8.94	11.09	10.69	12.03	11.24	11.50	11.50	11.50	11.50	11.50	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	11.33	11.33	10.98	12.72	10.89	10.95	10.89	11.02	11.33	11.33	11.33	11.33	11.33	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	11.15	11.15	11.52	11.73	10.12	10.52	11.20	11.04	11.15	11.15	11.15	11.15	11.15	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	9.01	9.01	8.99	12.92	10.62	11.88	11.53	11.63	9.01	9.01	9.01	9.01	9.01	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	10.24	10.24	8.48	11.51	8.65	11.51	11.06	10.73	10.24	10.24	10.24	10.24	10.24	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	10.20	10.20	10.30	12.67	10.28	9.88	7.76	8.65	10.20	10.20	10.20	10.20	10.20	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	12.03	12.03	10.70	11.91	11.21	10.71	8.55	9.53	12.03	12.03	12.03	12.03	12.03	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	10.25	10.25	9.29	12.53	10.96	11.41	10.64	11.06	10.25	10.25	10.25	10.25	10.25	9.29	

(% p.a.)

Table 4.3.7

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros

(% p.a.)

	Total											of which small and medium-sized businesses						
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	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	2.27	3.26	5.57	8.07	5.28	5.25	7.71	6.56	6.35	9.65	7.90	13.08	11.94	9.53	8.17	9.00		
February	3.77	5.14	7.35	9.11	6.58	6.57	7.90	7.23	10.32	10.72	10.17	11.52	11.16	10.37	9.35	9.97		
March	1.42	4.16	6.88	7.67	5.71	9.16	5.45	6.24	18.00	8.84	11.20	12.12	11.32	9.34	6.53	8.61		
April	2.82	5.86	6.06	6.55	5.66	9.75	6.94	8.63	12.34	8.04	9.24	10.19	9.56	9.74	9.92	9.82		
May	2.35	5.14	5.22	7.17	4.83	5.34	6.02	5.59	12.14	6.84	5.74	13.38	9.49	10.44	6.50	8.73		
June	6.50	5.53	6.10	6.31	6.19	7.98	7.77	7.89	12.89	10.02	9.18	11.34	11.58	11.50	10.20	11.35		
July	3.95	6.40	4.58	5.91	5.38	6.64	6.77	6.68	12.60	11.70	7.12	10.95	10.63	9.05	8.21	8.97		
August	2.84	7.82	7.11	6.98	5.51	5.58	7.35	6.19	12.57	12.72	9.15	8.95	10.80	9.59	10.66	9.79		
September	1.41	5.78	4.93	6.88	4.41	8.10	6.73	7.24	11.40	9.73	9.61	10.48	10.05	9.79	9.61	9.77		
October	2.81	6.96	6.19	7.80	5.63	6.63	7.39	7.08	12.55	13.00	7.97	10.30	11.56	9.34	9.45	9.38		
November	1.22	4.75	7.79	7.94	3.03	9.17	5.32	7.00	12.78	11.94	8.71	10.15	10.80	10.00	—	10.00		
December	1.32	6.21	5.03	10.38	2.92	8.31	7.52	7.68	9.45	11.71	11.33	11.70	10.71	10.86	8.96	10.57		
2015																		
January	3.16	8.12	10.29	10.71	5.10	7.50	5.02	6.71	7.68	8.89	9.92	12.36	11.35	11.42	8.65	10.91		
February	2.69	8.56	11.24	10.13	4.83	7.31	7.72	7.42	15.02	9.79	11.83	10.80	11.14	10.02	7.28	7.92		
March	2.87	9.38	4.85	7.86	5.96	7.69	9.49	8.24	13.42	10.99	10.18	11.78	11.89	6.44	10.49	7.43		
April	2.42	6.35	7.49	9.98	5.41	6.98	8.84	7.39	5.40	11.17	9.14	11.97	11.53	8.56	9.92	8.82		
May	2.12	7.01	9.04	8.61	5.71	5.82	6.67	6.46	8.50	11.70	9.77	11.42	11.12	7.42	11.81	7.88		
June	2.58	7.74	7.98	7.58	7.05	9.03	7.84	8.64	5.44	12.49	10.17	11.36	11.63	11.43	9.69	10.24		
July	2.82	5.83	4.43	5.78	4.76	5.38	7.27	6.63	4.00	12.10	10.19	8.92	9.97	10.28	7.56	7.73		
August	2.52	7.18	7.58	8.94	5.47	6.40	6.34	6.35	12.35	13.76	9.85	10.72	10.75	8.91	7.17	7.30		
September	2.00	6.75	8.94	8.08	5.37	6.36	7.91	6.88	—	11.35	8.01	9.92	9.82	7.85	9.99	9.46		

Table 4.3.8

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	Volume of extended loans						Debt									
	in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals						
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses					
2014																
31.10	6,058,594	487,791	282,080	2,340	4,802,516	646,850	328,040	6,833	378,658	51,633	10,856	289				
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	4,466,944	524,046	433,907	6,769	576,644	75,546	23,632	652				
30.09	3,680,487	223,014	252,913	675	4,451,584	504,576	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				

Table 4.3.9

Mortgage Loans Extended by Credit Institutions to Individuals-Residents

		In rubles									
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity, months		weighted average interest rate, %				
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month			
2014											
31.10	836,062	1,423,100	3,360,775	29,946	177.8	183.2	12.34	12.85			
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	73,033	3,528,361	32,839	175.9	175.9	14.16	14.16			
28.02	94,862	153,466	3,546,452	33,401	174.6	173.3	14.46	14.73			
31.03	138,910	222,033	3,547,094	34,636	172.9	169.2	14.54	14.73			
30.04	189,549	304,528	3,570,142	35,795	171.6	168.1	14.41	14.06			
31.05	234,502	379,126	3,594,332	36,739	171.3	170.1	14.23	13.48			
30.06	287,954	467,980	3,612,457	37,602	171.9	174.6	14.05	13.31			
31.07	347,423	565,346	3,645,154	38,503	172.0	172.3	13.95	13.46			
31.08	406,373	661,850	3,686,106	39,958	172.5	175.2	13.79	12.88			
30.09	473,462	772,468	3,732,014	40,840	173.0	176.5	13.70	13.15			
31.10	539,961	884,612	3,782,049	41,747	173.4	175.9	13.59	12.89			

Table 4.3.9 (end)

	In foreign currency						
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity on loans extended since the beginning of the year, months	weighted average interest rate on loans extended since the beginning of the year, %	
			total	of which overdue debt			
2014							
31.10	701	8,505	120,558	17,021	122.0	9.40	
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	300	170,335	21,598	64.6	10.42	
28.02	29	784	148,655	19,534	38.4	11.81	
31.03	42	1,419	139,481	19,373	33.5	12.19	
30.04	49	1,978	118,394	17,308	32.4	12.01	
31.05	62	2,299	116,580	18,192	34.6	11.30	
30.06	78	2,588	119,311	19,400	41.3	10.73	
31.07	94	3,386	123,241	20,807	44.2	10.36	
31.08	102	3,949	136,747	24,089	45.7	10.26	
30.09	109	4,153	133,216	24,445	46.1	10.23	
31.10	118	4,344	126,113	23,594	44.5	10.09	

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												
31.10	796,585	1,379,684	3,239,516	27,205	179.5	184.9	12.32	12.85	12.32	12.85	78,089	
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	70,255	3,401,689	29,635	176.5	176.5	14.16	14.16	14.16	14.16	67,310	
28.02	92,050	149,634	3,420,641	30,178	175.5	174.6	14.45	14.71	14.45	14.71	69,952	
31.03	135,159	217,170	3,423,682	31,341	174.0	170.7	14.53	14.70	14.53	14.70	66,746	
30.04	184,426	297,819	3,448,220	32,418	173.1	170.5	14.40	14.05	14.40	14.05	70,156	
31.05	228,191	371,312	3,473,375	33,283	172.8	171.5	14.22	13.46	14.22	13.46	51,783	
30.06	280,434	458,983	3,492,664	34,106	173.3	175.4	14.04	13.29	14.04	13.29	50,430	
31.07	338,502	555,308	3,526,438	34,864	173.3	173.7	13.93	13.44	13.93	13.44	68,655	
31.08	396,125	650,741	3,568,675	36,177	173.8	176.4	13.78	12.88	13.78	12.88	69,858	
30.09	461,154	759,101	3,614,566	36,919	174.4	177.8	13.68	13.12	13.68	13.12	70,121	
31.10	526,672	869,945	3,664,914	37,642	174.8	177.5	13.58	12.89	13.58	12.89	70,646	

Table 4.3.10 (end)

		In foreign currency						memo: receivables on housing mortgage loans acquired by credit institutions, total, millions of rubles
		number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		weighted average maturity on loans extended since the beginning of the year, months	weighted average interest rate on loans extended since the beginning of the year, %	
				total	of which overdue debt			
2014								
31.10		661	7,179	117,139	16,581	140.1	9.34	27,539
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	267	164,954	20,962	71.8	10.42	39,473
28.02		14	458	143,776	18,962	53.5	11.27	34,560
31.03		24	960	135,330	18,802	41.9	11.80	33,581
30.04		28	1,170	114,544	16,821	38.0	11.57	28,987
31.05		41	1,475	112,942	17,653	40.3	10.74	26,751
30.06		54	1,686	115,725	18,892	50.5	10.17	27,547
31.07		66	2,153	119,389	20,223	52.8	10.08	32,301
31.08		72	2,521	132,482	23,390	54.6	10.04	35,755
30.09		78	2,694	129,181	23,755	55.2	10.01	30,740
31.10		85	2,875	122,156	22,840	52.6	9.86	32,962

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

	Credit institutions grouped by assets (in descending order) as of 31.10.2015										total
	1–5	6–20	21–50	51–200	201–500	501–757	758–1000	1001–2000	2001–5000	5001–10000	
Number of credit institutions extended mortgage loans, units	5	14	29	113	202	198					561
Number of mortgage loans extended to individuals-residents, units, of which loans extended:											
in rubles	426,284	35,401	20,788	23,608	18,557	2,119					526,757
in foreign currency	426,280	35,392	20,780	23,568	18,537	2,115					526,672
of which: overdue, – total	4	9	8	40	20	4					85
Volume of mortgage loans extended to individuals, – total, millions of rubles	683,088	63,310	46,397	51,510	24,592	3,923					872,820
in rubles	683,077	63,122	46,013	50,553	23,325	3,855					869,945
in foreign currency	11	188	384	957	1,267	68					2,875
Debt on mortgage loans, extended by credit institutions, – total, millions of rubles	2,845,024	364,362	270,313	247,140	49,412	10,819					3,787,070
in rubles	2,819,553	327,365	248,475	216,456	42,645	10,420					3,664,914
in foreign currency	25,471	36,997	21,838	30,684	6,767	399					122,156
Weighted average maturity, months, of which on loans extended:											
in rubles	35,017	10,511	8,769	4,351	1,700	134					60,482
in foreign currency	25,541	3,432	5,141	2,429	965	134					37,642
Weighted average interest rate, %, of which on loans extended:											
in rubles	9,476	7,079	3,628	1,922	735	0					22,840
in foreign currency	175.6	174.9	199.3	177.4	109.9	91.5					174.8
Receivables on housing mortgage loans acquired by credit institutions, – total, millions of rubles	166.8	208.9	57.7	60.1	22.4	30.6					52.6
in rubles	13.6	13.5	12.8	13.5	16	14.9					13.58
in foreign currency	8.4	9.3	10.5	8.6	12.8	10.5					9.86
of which on loans extended:											
in rubles	17,986	7,257	20,190	42,275	15,160	740					103,608
in foreign currency	9,132	2,799	12,376	30,817	14,885	637					70,646
of which on loans extended:											
in rubles	8,854	4,458	7,814	11,458	275	103					32,962

Table 4.3.12

Investment Portfolio of Credit Institutions and Derivatives

Investments in debt obligations

of which investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments

(millions of rubles)

1	Investments in debt obligations										
	2	3	4	5	6	7	8	9	10	11	
	total	federal government obligations	the Bank of Russia bonds	debt obligations of the RF constituent entities and local authorities	debt obligations issued by resident credit institutions	debt obligations issued by nonresidents	other debt obligations of residents	debt obligations transferred that do not qualify for the derecognition	overdue debt obligations	revaluation of debt obligations	
2014											
30.09	6,410,166	1,137,281	–	143,146	517,779	1,047,906	856,610	2,860,774	5,114	–158,444	
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	

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)						of subsidiaries and associated resident credit institutions	total						
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition										
12	13	14	15	16	17	18	19	20	21						
2014															
30.09	375,855	3,885	79,278	151,944	87,734	-16,799	1,372,051	507,784	441,585	615,456					
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					

Table 4.4

Credit Institutions' Claims and Liabilities on Financial Derivatives

		(millions of rubles)															
		Claims on delivery of ruble-denominated funds				Claims on foreign exchange delivery				Claims on delivery of precious metals				Claims on delivery of securities			
		total		of which those with terms		total		of which those with terms		total		of which those with terms		total		of which those with terms	
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	5,764,987	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	372,622	84,622	11,205	14,859	19,078	

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

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

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	2,113,868.39	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

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		

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 work pensions (funded part of work pensions and lump-sum payments)	payouts to legal successors of insured persons
2011	5,723.12	0.003	443.95	0.03	353.12
2012	15,663.17	5,338.350	3,083.09	1,734.92	660.33
2013	43,285.01	3,099.810	5,244.75	4,203.21	1,221.85
2014	17,650.55	3,790.912	5,605.90	3,973.47	1,622.45

Table 4.5.7

(millions of rubles)

1	Pension accruals received by the Pension Fund of the Russian Federation				Pension accruals received by the other pension funds			
	total	of which		total	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	

Table 4.5.8 (end)

	Issue of investment shares, millions of rubles				Redemption of investment shares, millions of rubles			
	total	of which by types of investment funds			total	of which by types of investment funds		
		opened	interval	closed		opened	interval	closed
1	10	11	12	13	14	15	16	17
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

Table 4.5.9

Insurers' Premiums and Payoffs by Types of Insurance

(millions of rubles)

	January–March 2015		January–June 2015	
	insurance premiums, total	payoffs, total	insurance premiums, total	payoffs, total
Total – across all types of insurance	266,371.7	112,875.5	517,754.5	236,537.8
of which:				
Voluntary insurance	209,334.0	82,523.5	398,157.4	172,798.6
Life insurance	23,364.8	5,279.9	53,354.7	10,053.1
Whole life insurance, term life insurance	15,460.8	4,045.2	35,744.7	7,874.5
On condition of periodic insurance payouts (rent, annuity) and (or) participation of the insured in the insurer's investment income	7,547.4	1,013.8	16,855.2	1,701.8
Pension insurance	356.5	220.9	754.8	476.9
Personal insurance (excluding life insurance)	77,634.8	25,035.2	127,421.0	54,802.5
Accident and sickness insurance	18,615.9	3,516.4	39,997.0	7,418.3
Health insurance	59,018.9	21,518.9	87,424.1	47,384.2
Insurance of property	92,587.7	49,028.8	185,932.5	101,372.2
Insurance of land vehicles, excluding railway vehicles	42,753.2	37,422.3	89,872.5	75,240.3
Railway vehicles	363.6	168.6	637.0	303.5
Aircraft	2,381.3	1,713.8	4,632.8	4,301.0
Watercraft	2,062.1	847.5	3,119.0	1,509.4
Cargo	5,054.7	1,098.5	9,126.0	1,763.4
Agricultural insurance	822.5	631.6	5,442.0	2,190.5
Insurance of other assets of legal entities and individuals	39,150.2	7,146.5	73,103.3	16,064.2
Public/third party liability insurance	10,153.8	2,383.4	20,667.8	4,524.5
Owners of auto vehicles	1,478.5	1,504.9	3,074.8	3,004.3
Owners of railway vehicles	0.9	34.6	4.0	67.9
Owners of aircraft	681.0	53.5	1,676.8	86.1
Owners of watercraft	866.3	179.9	1,674.2	343.3
Operators of hazardous facilities	501.9	131.7	1,032.0	187.0
Product liability	834.2	87.5	1,329.9	103.3
Third party liability	4,316.8	274.7	8,816.1	549.2
Failure to perform or improper performance of contractual obligations	1,474.2	116.6	3,060.0	183.5
Business and financial risk insurance	5,592.9	796.3	10,781.4	2,046.3
Mandatory insurance	57,037.7	30,351.9	119,597.1	63,739.2
Mandatory motor third party liability insurance (OSAGO)	36,998.0	26,263.0	93,907.7	55,263.8
Mandatory insurance (excluding OSAGO)	20,039.8	4,089.0	25,689.4	8,475.5
Personal insurance of passengers (tourists, sightseers)	–	0.0	–	0.6
Life and health insurance of patients participating in clinical trials of medicines	21.2	2.4	36.7	4.0
Government personal insurance of tax officials	5.7	5.1	11.5	9.8
Government life and health insurance of servicemen and similar categories	16,251.4	3,853.2	17,967.1	7,981.1
Insurance of carrier's public liabilities to aircraft passengers	–	2.0	–	2.4
Insurance of public liability of hazardous facility owners	3,208.0	48.8	5,018.7	119.7
Other types of mandatory insurance	553.5	177.4	2,655.4	358.0

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 and Credit Institutions, by Type of Technologies

	The Bank of Russia payment system ¹					Credit institutions payment systems ²					
	total		of which			total		of which			
	number of payments, thousands of units	value of payments, billions of rubles	electronic payments	paper-based payments	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles
2014	1,370,560.0	1,205,179.7	1,369,784.6	1,192,762.5	775.4	12,417.2	3,011,118.0	232,844.6	2,580,756.8	430,361.2	13,533.7
2014											
Q1	293,153.1	270,735.9	292,973.9	268,057.5	179.2	2,678.4	681,320.2	51,797.1	574,642.0	106,678.2	2,948.4
Q2	333,719.7	272,202.4	333,534.0	269,824.7	185.7	2,377.7	738,739.1	53,748.6	628,835.6	109,903.5	3,129.8
Q3	352,657.0	304,094.9	352,461.5	301,406.5	195.5	2,688.4	772,534.9	57,023.3	664,903.8	107,631.1	3,237.9
Q4	391,030.2	358,146.5	390,815.2	353,473.8	215.0	4,672.7	818,523.8	70,275.6	712,375.4	106,148.4	4,217.6
2015											
Q1	298,740.8	301,945.9	298,626.5	298,298.6	114.3	3,647.3	740,406.9	57,847.7	648,847.8	91,559.1	3,010.8
Q2	345,160.5	305,338.5	344,988.5	298,614.1	172.0	6,724.4	749,697.2	61,420.7	656,559.4	93,137.8	3,262.0
Q3	360,755.4	355,375.0	360,579.9	342,503.5	175.5	12,871.5	761,207.9	62,777.0	670,915.6	90,292.3	3,257.9

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		intraregional electronic settlements	interregional electronic settlements	BESP system	
4	5	6	7	8	9	10	11	12	13	
2013										
31.12	439	85	85	85	84	931	931	931	8	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	751	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						
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

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	-32	584	616	322	342	19
Udmurt Republic		-36	72	108	30	74	44	51	54	4	-13	23	36
Chuvash Republic – Chuvashia		13	14	1	12	18	6	3	3	1	19	19	0
Perm Territory		212	447	235	47	118	71	113	152	39	168	216	48
Kirov Region		1	1	0	2	2	0	8	25	16	0	0	0
Nizhny Novgorod Region		-185	142	327	131	280	148	183	257	74	24	83	59
Orenburg Region		-307	41	348	10	26	15	-363	14	377	13	24	11
Penza Region		14	16	2	-27	5	32	2	12	10	2	4	2
Samara Region		26	231	205	-207	212	419	-84	100	185	27	221	194
Saratov Region		-6	20	26	3	33	30	16	26	9	-1	8	9
Ulyanovsk Region		25	36	11	28	42	14	142	151	9	4	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	0	33	33
Sverdlovsk Region		-2	264	266	-540	436	977	-13	90	103	-168	152	320
Tyumen Region		-1,762	3,567	5,329	1,795	2,568	773	1,056	1,171	115	171	539	368
Khanty-Mansi Autonomous Area – Yugra		-452	132	585	59	88	29	51	57	5	13	38	24
Yamal-Nenets Autonomous Area		37	1,235	1,199	-306	4	310	107	187	80	63	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	95	292	197
Chelyabinsk Region		155	298	142	236	414	178	385	388	3	88	267	179
SIBERIAN FEDERAL DISTRICT		-615	1,104	1,719	-1,390	1,055	2,445	359	725	367	-540	989	1,529
Altai Republic		-1	0	1	0	0	0	0	0	0	0	0	0
Republic of Buryatia		-8	1	9	-95	6	101	1	2	1	24	24	0
Republic of Tuva		10	11	1	-1	33	34	7	7	0	4	4	0
Republic of Khakassia		10	10	0	-3	1	4	-21	0	21	0	2	2
Altai Territory		1	3	2	-11	2	13	-53	0	53	2	5	3
Trans-Baikal Territory		27	27	0	-4	52	56	31	33	2	17	20	3
Krasnoyarsk Territory		-770	483	1,253	-580	618	1,198	449	474	25	-653	387	1,040
Irkutsk Region		-40	23	64	-337	33	369	-19	17	36	1	5	4
Kemerovo Region		46	307	261	-186	40	225	-36	137	172	-22	160	183
Novosibirsk Region		68	146	78	-197	159	355	-10	17	27	70	89	19
Omsk Region		22	40	19	3	3	1	0	1	1	9	16	7
Tomsk Region		21	54	33	21	109	88	9	37	28	8	277	269

Table 6.1.2 (end)

(millions of US dollars)

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

6.2. Institutional Characteristics

Table 6.2.1

Number of Credit Institutions and Their Branches

(units)

1	31.10.2015			
	number of credit institutions in the region	number of branches in the region		
		total	credit institutions, headquarters of which are located in this region	credit institutions, headquarters of which are located in another region
2	3	4	5	
THE RUSSIAN FEDERATION	757	1,473	185	1,288
CENTRAL FEDERAL DISTRICT	454	305	63	242
Belgorod Region	3	7	1	6
Bryansk Region	–	7	–	7
Vladimir Region	2	10	–	10
Voronezh Region	1	24	–	24
Ivanovo Region	6	8	–	8
Kaluga Region	4	6	–	6
Kostroma Region	6	5	–	5
Kursk Region	1	5	–	5
Lipetsk Region	1	6	–	6
Moscow Region	10	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	401	122	23	99
NORTH-WESTERN FEDERAL DISTRICT	60	221	6	215
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	21	1	20
Leningrad Region	3	8	–	8
Murmansk Region	3	12	–	12
Novgorod Region	2	8	–	8
Pskov Region	2	7	–	7
Saint Petersburg	39	124	2	122
SOUTHERN FEDERAL DISTRICT	39	174	13	161
Republic of Adygeya (Adygeya)	4	5	1	4
Republic of Kalmykia	–	2	–	2
Krasnodar Territory	13	54	1	53
Astrakhan Region	4	9	–	9
Volgograd Region	4	27	–	27
Rostov Region	14	77	11	66
NORTH CAUCASIAN FEDERAL DISTRICT	23	77	9	68
Republic of Dagestan	8	16	8	8
Republic of Ingushetia	–	3	–	3
Kabardino-Balkar Republic	5	7	–	7
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	87	275	32	243
Republic of Bashkortostan	5	25	–	25
Mari El Republic	2	9	3	6
Republic of Mordovia	3	4	–	4
Republic of Tatarstan (Tatarstan)	22	42	27	15
Udmurt Republic	2	5	–	5
Chuvash Republic – Chuvashia	3	5	–	5
Perm Territory	4	32	–	32
Kirov Region	3	7	–	7
Nizhny Novgorod Region	9	58	–	58
Orenburg Region	7	12	1	11
Penza Region	1	9	–	9
Samara Region	15	39	1	38
Saratov Region	9	19	–	19
Ulyanovsk Region	2	9	–	9
URALS FEDERAL DISTRICT	32	157	46	111
Kurgan Region	2	4	–	4
Sverdlovsk Region	13	55	3	52
Tyumen Region	10	38	6	32
Khanty-Mansi Autonomous Area – Yugra	5	10	–	10
Yamal-Nenets Autonomous Area	–	6	–	6
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	5	22	6	16
Chelyabinsk Region	7	60	37	23
SIBERIAN FEDERAL DISTRICT	41	169	11	158
Altai Republic	1	5	–	5
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	14	–	14
Kemerovo Region	6	10	–	10
Novosibirsk Region	6	54	–	54
Omsk Region	6	20	–	20
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	15	–	15
Republic of Crimea	2	10	–	10
Sevastopol	2	5	–	5

Table 6.2.2

Number of the Internal Divisions of Credit Institutions (Branches)

(units)

1	31.10.2015				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
THE RUSSIAN FEDERATION	21,966	6,003	1,830	7,658	37,457
CENTRAL FEDERAL DISTRICT	6,424	2,109	237	1,637	10,407
Belgorod Region	147	172	15	108	442
Bryansk Region	83	43	8	86	220
Vladimir Region	182	87	12	114	395
Voronezh Region	319	196	27	135	677
Ivanovo Region	170	6	7	63	246
Kaluga Region	119	27	10	90	246
Kostroma Region	102	2	4	59	167
Kursk Region	127	57	13	94	291
Lipetsk Region	150	62	16	81	309
Moscow Region	1,380	387	14	82	1,863
Orel Region	101	33	9	40	183
Ryazan Region	126	39	12	75	252
Smolensk Region	80	29	6	67	182
Tambov Region	122	100	8	63	293
Tver Region	124	48	10	78	260
Tula Region	150	44	10	125	329
Yaroslavl Region	217	1	12	110	340
Moscow	2,725	776	44	167	3,712
NORTH-WESTERN FEDERAL DISTRICT	2,136	162	275	922	3,495
Republic of Karelia	99	5	6	52	162
Republic of Komi	165	16	11	70	262
Arkhangelsk Region	182	3	17	78	280
Nenets Autonomous Area	13	–	–	1	14
Arkhangelsk Region, excluding Nenets Autonomous Area	169	3	17	77	266
Vologda Region	223	5	26	96	350
Kaliningrad Region	117	9	20	82	228
Leningrad Region	39	16	14	334	403
Murmansk Region	119	6	9	73	207
Novgorod Region	115	1	8	50	174
Pskov Region	103	8	12	38	161
Saint Petersburg	974	93	152	49	1,268
SOUTHERN FEDERAL DISTRICT	2,486	317	222	607	3,632
Republic of Adygeya (Adygeya)	75	4	6	17	102
Republic of Kalmykia	25	1	2	10	38
Krasnodar Territory	1,108	112	83	256	1,559
Astrakhan Region	143	9	13	62	227
Volgograd Region	263	142	43	155	603
Rostov Region	872	49	75	107	1,103
NORTH CAUCASIAN FEDERAL DISTRICT	741	73	107	88	1,009
Republic of Daghestan	103	5	15	9	132
Republic of Ingushetia	13	1	1	–	15
Kabardino-Balkar Republic	69	40	11	9	129
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	9	7	71
Chechen Republic	32	-	3	7	42
Stavropol Territory	448	16	64	53	581
VOLGA FEDERAL DISTRICT	4,581	1,972	396	1,664	8,613
Republic of Bashkortostan	664	294	56	195	1,209
Mari El Republic	78	30	5	49	162
Republic of Mordovia	135	68	8	45	256
Republic of Tatarstan (Tatarstan)	699	420	48	192	1,359
Udmurt Republic	236	8	24	111	379
Chuvash Republic – Chuvashia	133	130	18	91	372
Perm Territory	554	22	31	184	791
Kirov Region	202	68	27	73	370
Nizhny Novgorod Region	533	252	42	118	945
Orenburg Region	274	217	37	123	651
Penza Region	160	140	14	78	392
Samara Region	454	133	49	189	825
Saratov Region	276	164	26	149	615
Ulyanovsk Region	183	26	11	67	287
URALS FEDERAL DISTRICT	1,994	469	233	640	3,336
Kurgan Region	80	156	15	61	312
Sverdlovsk Region	797	152	58	98	1,105
Tyumen Region	682	56	73	278	1,089
Khanty-Mansi Autonomous Area – Yugra	339	46	31	122	538
Yamal-Nenets Autonomous Area	128	2	4	49	183
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	215	8	38	107	368
Chelyabinsk Region	435	105	87	203	830
SIBERIAN FEDERAL DISTRICT	2,528	718	241	1,229	4,716
Altai Republic	35	4	3	6	48
Republic of Buryatia	142	2	9	94	247
Republic of Tuva	39	-	2	8	49
Republic of Khakassia	68	21	5	50	144
Altai Territory	259	353	22	140	774
Trans-Baikal Territory	145	-	7	86	238
Krasnoyarsk Territory	410	80	27	211	728
Irkutsk Region	269	44	35	212	560
Kemerovo Region	279	73	33	174	559
Novosibirsk Region	444	104	58	57	663
Omsk Region	307	31	25	117	480
Tomsk Region	131	6	15	74	226
FAR-EASTERN FEDERAL DISTRICT	951	99	92	531	1,673
Republic of Sakha (Yakutia)	174	26	8	97	305
Kamchatka Territory	62	4	4	35	105
Primorye Territory	290	16	38	146	490
Khabarovsk Territory	209	17	24	67	317
Amur Region	106	17	9	77	209
Magadan Region	24	7	3	19	53
Sakhalin Region	67	11	4	47	129
Jewish Autonomous Region	19	1	2	23	45
Chukotka Autonomous Area	-	-	-	20	20
CRIMEA FEDERAL DISTRICT	125	84	27	340	576
Republic of Crimea	116	59	16	242	433
Sevastopol	9	25	11	98	143

Table 6.2.3

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions operating in the Russian Federation, total	Licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
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)

	31.10.2015												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	10	12	36	28	90	180	111	104	157	29	757		
CENTRAL FEDERAL DISTRICT	2	6	20	20	44	96	58	69	115	24	454		
Belgorod Region	-	-	-	-	-	-	2	1	-	-	3		
Bryansk Region	-	-	-	-	-	-	-	-	-	-	-		
Vladimir Region	-	-	-	-	-	2	-	-	-	-	2		
Voronezh Region	-	-	-	-	-	1	-	-	-	-	1		
Ivanovo Region	-	-	1	-	3	2	-	-	-	-	6		
Kaluga Region	-	-	-	1	-	2	-	1	-	-	4		
Kostroma Region	-	-	-	-	1	1	2	-	2	-	6		
Kursk Region	-	-	-	-	1	-	-	-	-	-	1		
Lipetsk Region	-	-	-	-	-	-	-	1	-	-	1		
Moscow Region	-	1	-	-	1	4	1	1	2	-	10		
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	18	14	35	80	49	64	110	24	401		
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	17	10	3	2	-	39
Republic of Adygeya (Adygeya)	-	-	-	2	-	-	2	-	-	-	-	4
Republic of Kalmykia	-	-	-	-	-	-	-	-	-	-	-	-
Krasnodar Territory	-	-	-	-	-	2	4	4	1	2	-	13
Astrakhan Region	-	-	1	-	-	-	1	2	-	-	-	4
Volgograd Region	-	-	-	-	-	-	4	-	-	-	-	4
Rostov Region	-	-	-	-	-	2	6	4	2	-	-	14
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	2	2	1	2	2	10	18	19	11	18	4	87
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	-	-	-	-	-	2	-	1	1	3	-	7
Penza Region	-	-	-	-	-	-	1	-	-	-	-	1
Samara Region	-	-	-	-	-	-	5	2	2	5	1	15
Saratov Region	-	-	-	-	1	2	2	4	-	-	-	9
Ulyanovsk Region	-	-	-	-	-	1	1	-	-	-	-	2

Table 6.2.4 (end)

	(units)											
	1	2	3	4	5	6	7	8	9	10	11	12
URALS FEDERAL DISTRICT		1	-	2	1	6	7	3	3	9	-	32
Kurgan Region		-	-	-	-	1	1	-	-	-	-	2
Sverdlovsk Region		-	-	-	-	3	5	-	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			
30.06.2015	797	73,513,381.8	32
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
CENTRAL FEDERAL DISTRICT			
30.06.2015	479	67,380,873.6	19
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
Moscow and Moscow Region			
30.06.2015	433	66,835,231.0	18
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
NORTH-WEST FEDERAL DISTRICT			
30.06.2015	61	1,899,962.9	8
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
SOUTHERN FEDERAL DISTRICT			
30.06.2015	43	324,288.1	11
31.07.2015	41	330,361.4	10
31.08.2015	40	340,358.1	11
30.09.2015	39	333,565.7	11
NORTH CAUCASIAN FEDERAL DISTRICT			
30.06.2015	26	42,068.6	9
31.07.2015	25	42,204.9	9
31.08.2015	23	43,786.8	8
30.09.2015	23	43,306.9	8
VOLGA FEDERAL DISTRICT			
30.06.2015	91	1,732,287.1	23
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
URALS FEDERAL DISTRICT			
30.06.2015	32	1,245,847.4	6
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
SIBERIA FEDERAL DISTRICT			
30.06.2015	41	252,769.5	15
31.07.2015	42	259,309.7	15
31.08.2015	42	267,857.0	15
30.09.2015	41	262,620.3	14
FAR-EASTERN FEDERAL DISTRICT			
30.06.2015	21	569,886.5	4
31.07.2015	20	569,814.8	4
31.08.2015	19	570,538.7	4
30.09.2015	18	569,010.4	4
CRIMEA FEDERAL DISTRICT			
30.06.2015	3	65,398.2	1
31.07.2015	3	66,068.5	1
31.08.2015	3	69,106.9	1
30.09.2015	3	70,217.2	1

Table 6.2.6

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

(units)

	Less than 3 millions of rubles	From 3 millions to 10 millions of rubles	From 10 millions to 30 millions of rubles	From 30 millions to 60 millions of rubles	From 60 millions to 150 millions of rubles	From 150 millions to 300 millions of rubles	From 300 millions to 500 millions of rubles	From 500 millions to 1 billion of rubles	From 1 billion to 10 billions of rubles	10 billions of rubles and more	Total
1	2	3	4	5	6	7	8	9	10	11	12
THE RUSSIAN FEDERATION	7	7	17	20	66	138	86	92	140	29	602
CENTRAL FEDERAL DISTRICT	-	2	5	14	23	61	39	58	100	24	326
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	-	-	-	-	1
Lipetsk Region	-	-	-	-	-	1	-	1	-	-	1
Orel Region	-	-	-	-	-	1	-	-	-	-	-
Ryazan Region	-	-	-	3	-	1	-	-	-	-	4
Smolensk Region	-	-	-	-	-	1	1	-	-	-	1
Tambov Region	-	-	-	-	1	1	-	-	-	-	1
Tver Region	-	-	-	-	1	1	1	-	-	-	3
Tula Region	-	-	1	-	-	1	-	-	-	-	3
Yaroslavl Region	-	-	-	1	1	1	1	2	1	-	6
Moscow and Moscow Region	-	2	4	9	18	1	33	53	97	24	291
NORTH-WESTERN FEDERAL DISTRICT	2	2	4	2	10	1	7	9	7	-	50
Republic of Karelia	-	-	-	-	1	1	-	-	-	-	1
Republic of Komi	-	-	-	-	1	1	-	-	-	-	1
Arkhangelsk Region	-	-	-	-	-	1	-	-	-	-	-
Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-
Arkhangelsk Region, excluding Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-
Vologda Region	-	-	1	-	1	-	2	2	1	-	7
Kaliningrad Region	-	-	-	-	-	-	-	-	1	-	1
Leningrad Region	-	-	1	-	-	1	1	1	-	-	4
Murmansk Region	1	-	-	-	-	1	-	1	-	-	3
Novgorod Region	-	1	-	-	-	1	-	-	-	-	2

Table 6.2.6 (cont.)
(units)

	1	2	3	4	5	6	7	8	9	10	11	12
Pskov Region	-	-	-	-	-	1	-	1	-	-	-	2
Saint Petersburg	1	1	1	2	2	6	4	3	5	5	-	29
SOUTHERN FEDERAL DISTRICT	-	-	1	2	-	3	14	8	3	1	-	32
Republic of Adygeya (Adygeya)	-	-	-	2	-	-	2	-	-	-	-	4
Republic of Kalmykia	-	-	-	-	-	-	-	-	-	-	-	-
Krasnodar Territory	-	-	-	-	-	2	4	4	1	1	-	12
Astrakhan Region	-	-	1	-	-	-	-	1	-	-	-	2
Volgograd Region	-	-	-	-	-	-	4	-	-	-	-	4
Rostov Region	-	-	-	-	-	1	4	3	2	-	-	10
NORTH CAUCASIAN FEDERAL DISTRICT	1	1	-	-	-	4	12	3	2	-	-	22
Republic of Dagestan	1	1	-	-	-	1	4	1	-	-	-	7
Republic of Ingushetia	-	-	-	-	-	-	-	-	-	-	-	-
Kabardino-Balkar Republic	-	-	-	-	-	2	3	-	-	-	-	5
Karachay-Cherkess Republic	-	-	-	-	-	-	1	1	2	-	-	4
Republic of North Ossetia – Alania	-	-	-	-	-	-	1	1	-	-	-	2
Chechen Republic	-	-	-	-	-	-	-	-	-	-	-	-
Stavropol Territory	-	-	-	-	-	1	3	-	-	-	-	4
VOLGA FEDERAL DISTRICT	2	2	1	2	1	9	17	18	11	17	4	82
Republic of Bashkortostan	1	1	-	-	-	-	1	1	2	-	-	5
Mari El Republic	-	-	-	2	-	-	-	-	-	-	-	2
Republic of Mordovia	-	-	-	-	-	-	-	1	2	-	-	3
Republic of Tatarstan (Tatarstan)	-	-	1	-	-	2	4	2	3	6	3	21
Udmurt Republic	-	-	-	-	-	-	-	2	-	-	-	2
Chuvash Republic – Chuvashia	-	-	-	-	-	1	1	1	-	-	-	3
Perm Territory	1	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	-	-	-	-	-	-	4	2	2	5	1	14
Saratov Region	-	-	-	-	-	2	2	3	-	-	-	7
Ulyanovsk Region	-	-	-	-	-	1	1	-	-	-	-	2
URALS FEDERAL DISTRICT	1	1	-	2	1	6	7	3	3	9	-	32
Kurgan Region	-	-	-	-	-	1	1	-	-	-	-	2

Table 6.2.6 (end)
(units)

1	2	3	4	5	6	7	8	9	10	11	12
Sverdlovsk Region	-	-	-	-	3	5	-	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	13	6	4	3	-	38
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	-	-	-	3	-	-	1	-	5
Tomsk Region	-	-	-	-	-	-	1	1	-	-	2
FAR-EASTERN FEDERAL DISTRICT	-	-	1	1	3	6	1	2	3	-	17
Republic of Sakha (Yakutia)	-	-	-	-	-	-	-	1	1	-	2
Kamchatka Territory	-	-	1	1	-	-	-	-	1	-	3
Primorye Territory	-	-	-	-	2	3	-	-	-	-	5
Khabarovsk Territory	-	-	-	-	-	2	-	-	-	-	2
Amur Region	-	-	-	-	-	-	-	1	1	-	2
Magadan Region	-	-	-	-	-	-	-	-	-	-	-
Sakhalin Region	-	-	-	-	1	1	1	-	-	-	3
Jewish Autonomous Region	-	-	-	-	-	-	-	-	-	-	-
Chukotka Autonomous Area	-	-	-	-	-	-	-	-	-	-	-
CRIMEA FEDERAL DISTRICT	-	-	-	-	-	1	1	-	-	1	3
Republic of Crimea	-	-	-	-	-	1	-	-	-	1	2
Sevastopol	-	-	-	-	-	-	1	-	-	-	1

Table 6.2.7

Financial Performance of Credit Institutions

	30.09.2015						
	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	126,697.3	522,712.6	73.0	396,015.4	27.0	99,920.5	
CENTRAL FEDERAL DISTRICT	125,771.9	476,090.8	74.1	350,318.9	25.9	88,686.2	
Belgorod Region	130.4	130.4	100.0	0.0	0.0	23.0	
Bryansk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Vladimir Region	22.4	22.4	100.0	0.0	0.0	4.1	
Voronezh Region	161.5	161.5	100.0	0.0	0.0	6.5	
Ivanovo Region	-156.3	23.0	40.0	179.3	60.0	11.2	
Kaluga Region	-2,011.9	15.3	25.0	2,027.3	75.0	54.2	
Kostroma Region	9,543.0	10,298.8	66.7	755.8	33.3	1,521.1	
Kursk Region	238.1	238.1	100.0	0.0	0.0	39.2	
Lipetsk Region	-650.9	0.0	0.0	650.9	100.0	2.0	
Moscow Region	-70.5	431.3	80.0	501.8	20.0	120.0	
Orel Region	1.7	1.7	100.0	0.0	0.0	1.0	
Ryazan Region	190.2	233.2	75.0	42.9	25.0	51.3	
Smolensk Region	75.9	75.9	100.0	0.0	0.0	19.8	
Tambov Region	17.0	17.0	100.0	0.0	0.0	3.8	
Tver Region	53.9	114.4	75.0	60.5	25.0	30.6	
Tula Region	52.2	52.2	100.0	0.0	0.0	12.0	
Yaroslavl Region	1,532.0	1,556.6	83.3	24.6	16.7	89.9	
Moscow	116,643.4	462,719.1	74.2	346,075.7	25.8	86,696.5	
NORTH-WESTERN FEDERAL DISTRICT	6,753.3	11,150.7	71.7	4,397.4	28.3	4,636.4	
Republic of Karelia	-34.0	0.0	0.0	34.0	100.0	3.0	
Republic of Komi	23.7	23.7	100.0	0.0	0.0	5.0	
Arkhangelsk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Arkhangelsk Region, excluding Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Vologda Region	-384.9	92.9	50.0	477.8	50.0	41.2	
Kaliningrad Region	349.7	349.7	100.0	0.0	0.0	11.5	

Table 6.2.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-104.7	64.2	50.0	168.9	50.0	5.4
Murmansk Region	254.1	254.1	100.0	0.0	0.0	23.6
Novgorod Region	125.2	125.2	100.0	0.0	0.0	14.4
Pskov Region	27.4	27.4	100.0	0.0	0.0	5.7
Saint Petersburg	6,496.8	10,213.4	73.7	3,716.6	26.3	4,526.8
SOUTHERN FEDERAL DISTRICT	3,958.4	4,319.9	74.4	361.5	25.6	1,682.7
Republic of Adygeya (Adygeya)	250.1	259.7	75.0	9.6	25.0	59.4
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	2,622.9	2,742.0	76.9	119.2	23.1	1,377.3
Astrakhan Region	241.2	241.2	100.0	0.0	0.0	51.1
Volgograd Region	-19.1	148.4	25.0	167.5	75.0	54.6
Rostov Region	863.3	928.5	78.6	65.3	21.4	140.2
NORTH CAUCASIAN FEDERAL DISTRICT	285.5	560.4	73.9	274.9	26.1	189.0
Republic of Dagestan	35.7	63.4	87.5	27.7	12.5	7.8
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	60.9	78.8	60.0	17.9	40.0	19.4
Karachay-Cherkess Republic	197.5	323.6	75.0	126.1	25.0	147.2
Republic of North Ossetia – Alania	-52.1	23.2	50.0	75.3	50.0	1.1
Chechen Republic	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	43.6	71.4	75.0	27.9	25.0	13.5
VOLGA FEDERAL DISTRICT	-20,779.4	7,716.3	76.4	28,495.7	23.6	2,144.0
Republic of Bashkortostan	-7,439.5	388.8	66.7	7,828.3	33.3	65.0
Mari El Republic	38.0	38.0	100.0	0.0	0.0	8.4
Republic of Mordovia	252.7	252.7	100.0	0.0	0.0	56.6
Republic of Tatarstan (Tatarstan)	-4,828.7	3,062.9	72.7	7,891.6	27.3	1,178.0
Udmurt Republic	63.6	63.6	100.0	0.0	0.0	12.2
Chuvash Republic – Chuvashia	33.1	33.1	100.0	0.0	0.0	2.6
Perm Territory	70.5	70.5	100.0	0.0	0.0	28.3
Kirov Region	56.3	187.0	66.7	130.8	33.3	112.9
Nizhny Novgorod Region	-521.7	1,481.1	80.0	2,002.8	20.0	219.0
Orenburg Region	104.4	196.9	71.4	92.4	28.6	50.2
Penza Region	4.5	4.5	100.0	0.0	0.0	0.6
Samara Region	-5,185.0	1,769.1	60.0	6,954.1	40.0	304.7
Saratov Region	-3,460.6	135.0	77.8	3,595.6	22.2	101.1
Ulyanovsk Region	33.0	33.0	100.0	0.0	0.0	4.5

Table 6.2.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	15,067.4	17,166.2	68.8	2,098.7	31.3	1,205.3
Kurgan Region	19.3	19.3	100.0	0.0	0.0	4.6
Sverdlovsk Region	1,578.6	3,423.6	61.5	1,845.0	38.5	418.2
Tyumen Region	12,249.7	12,363.1	70.0	113.4	30.0	491.7
Khanty-Mansi Autonomous Area – Yugra	11,590.1	11,640.3	80.0	50.2	20.0	369.3
Yamal-Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	659.6	722.8	60.0	63.2	40.0	122.4
Chelyabinsk Region	1,219.9	1,360.2	71.4	140.3	28.6	290.8
SIBERIAN FEDERAL DISTRICT	3,144.2	3,704.6	69.2	560.4	30.8	763.2
Altai Republic	19.9	19.9	100.0	0.0	0.0	3.4
Republic of Buryatia	117.4	117.4	100.0	0.0	0.0	2.3
Republic of Tuva	-7.3	0.0	0.0	7.3	100.0	0.0
Republic of Khakassia	34.1	44.3	50.0	10.3	50.0	19.3
Altai Territory	186.1	217.6	80.0	31.4	20.0	27.1
Trans-Baikal Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	735.0	741.7	80.0	6.7	20.0	5.0
Irkutsk Region	21.7	108.1	50.0	86.4	50.0	3.0
Kemerovo Region	95.9	104.0	66.7	8.1	33.3	20.1
Novosibirsk Region	2,255.8	2,255.8	100.0	0.0	0.0	638.0
Omsk Region	-10.6	88.4	60.0	99.1	40.0	39.9
Tomsk Region	-303.7	7.4	50.0	311.2	50.0	5.2
FAR-EASTERN FEDERAL DISTRICT	-7,526.0	1,848.0	44.4	9,373.9	55.6	573.2
Republic of Sakha (Yakutia)	-46.3	44.6	50.0	90.9	50.0	33.5
Kamchatka Territory	-250.2	207.5	66.7	457.7	33.3	35.9
Primorye Territory	601.3	1,504.5	60.0	903.2	40.0	432.9
Khabarovsk Territory	-113.0	0.0	0.0	113.0	100.0	0.4
Amur Region	-7,660.8	0.0	0.0	7,660.8	100.0	52.6
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	-56.8	91.5	50.0	148.3	50.0	17.9
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	22.0	155.9	66.7	133.9	33.3	40.5
Republic of Crimea	155.9	155.9	100.0	0.0	0.0	40.5
Sevastopol	-133.9	0.0	0.0	133.9	100.0	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	
THE RUSSIAN FEDERATION	796	323,494.97	772	235,468.04	24	88,026.93	
CENTRAL FEDERAL DISTRICT	347	193,360.67	325	110,533.78	22	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	
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	
NORTH-WESTERN FEDERAL DISTRICT	99	30,850.96	97	25,650.92	2	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)

	31.10.2015												
	customer funds, total		funds of organizations						deposits of legal entities			individual deposits	
			public organizations		non-public organizations		in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency							
1	2	3	4	5	6	7	8	9	10	11			
THE RUSSIAN FEDERATION	30,289,953	18,215,246	548,274	133,221	4,989,757	2,607,610	7,508,124	5,365,859	15,145,147	6,113,179			
CENTRAL FEDERAL DISTRICT	17,734,105	14,775,968	355,303	123,436	3,325,051	2,129,065	5,726,516	4,620,732	6,601,632	4,114,181			
Belgorod Region	166,897	89,370	1,472	22	22,105	2,985	13,322	42,178	126,889	40,393			
Bryansk Region	85,994	46,753	1,481	0	6,722	1,155	4,655	36,065	71,836	9,469			
Vladimir Region	144,372	26,653	694	27	14,134	1,019	8,331	3,486	118,743	20,688			
Voronezh Region	293,155	56,624	2,763	8	39,493	2,931	25,447	13,333	216,922	38,998			
Ivanovo Region	87,088	20,219	391	0	6,762	767	4,022	776	74,257	18,545			
Kaluga Region	149,523	21,856	1,716	11	16,053	2,469	15,569	4,152	91,355	14,618			
Kostroma Region	108,090	7,933	616	0	3,948	713	4,939	1,475	47,419	5,308			
Kursk Region	91,220	21,187	356	437	7,599	881	9,080	10,696	70,749	8,870			
Lipetsk Region	117,622	31,766	1,267	1	10,767	7,550	14,722	11,582	89,314	11,610			
Moscow Region	1,095,011	324,617	13,206	1,037	121,618	80,310	66,265	47,566	879,117	192,644			
Orel Region	69,812	6,795	3,612	0	5,587	298	5,309	1,124	53,505	5,213			
Ryazan Region	114,113	18,643	905	0	13,355	1,094	7,520	4,608	90,558	12,083			
Smolensk Region	82,050	16,662	1,292	31	11,641	1,368	4,093	2,167	63,778	10,539			
Tambov Region	80,961	10,774	1,091	17	8,209	1,963	4,252	979	61,443	5,901			
Tver Region	119,713	20,794	409	0	12,483	925	6,208	2,676	98,826	14,730			
Tula Region	151,536	30,540	1,578	60	14,693	6,131	12,323	4,693	120,331	18,099			
Yaroslavl Region	159,855	35,732	910	2	15,877	1,771	12,212	3,778	128,548	29,845			
Moscow	14,617,091	13,989,050	321,543	121,782	2,994,007	2,014,736	5,508,246	4,429,398	4,198,041	3,656,627			

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	2,954,650	1,197,744	37,747	5,573	514,061	202,092	509,017	237,486	1,767,894	675,713
Republic of Karelia	57,280	7,724	488	23	4,074	524	2,385	335	49,460	6,764
Republic of Komi	97,523	14,087	186	0	4,992	895	4,405	952	86,203	11,718
Arkhangelsk Region	156,303	21,193	1,101	13	34,682	1,730	5,423	5,821	112,710	12,982
Nenets Autonomous Area	7,328	1,279	155	0	747	1,008	558	0	5,715	271
Arkhangelsk Region, excluding Nenets Autonomous Area	148,975	19,915	947	13	33,935	722	4,865	5,821	106,995	12,711
Vologda Region	117,949	44,538	1,158	0	10,092	1,646	6,528	24,388	95,713	17,776
Kaliningrad Region	123,262	55,820	1,122	975	16,876	7,882	7,505	5,425	95,368	38,571
Leningrad Region	135,992	34,166	2,550	7	11,374	9,339	9,328	9,459	111,458	12,997
Murmansk Region	126,427	26,599	1,105	65	8,537	6,112	7,005	2,430	108,369	17,225
Novgorod Region	52,272	9,324	517	0	5,246	1,590	3,470	973	42,285	6,568
Pskov Region	51,390	7,315	460	0	4,432	970	7,361	964	38,550	5,186
Saint Petersburg	2,036,252	976,977	29,060	4,491	413,756	171,405	455,607	186,739	1,027,779	545,924
SOUTHERN FEDERAL DISTRICT	1,306,041	272,279	22,786	604	137,403	46,297	87,747	25,173	1,017,797	194,180
Republic of Adygeya (Adygeya)	18,588	1,203	76	0	1,241	68	727	32	15,894	1,101
Republic of Kalmykia	7,806	760	108	0	506	7	237	0	6,693	662
Krasnodar Territory	588,668	120,331	8,874	193	61,562	12,931	45,131	12,859	454,400	93,856
Astrakhan Region	71,127	11,072	1,739	28	7,674	2,279	2,354	604	57,676	8,106
Volgograd Region	208,207	38,695	3,198	233	21,264	2,960	11,860	1,285	167,855	32,724
Rostov Region	411,645	100,219	8,791	150	45,157	28,052	27,439	10,393	315,279	57,730
NORTH CAUCASIAN FEDERAL DISTRICT	368,428	56,904	8,983	8	43,387	4,262	23,861	11,400	280,511	36,230
Republic of Dagestan	53,946	3,958	310	0	6,448	801	1,055	102	44,744	2,684
Republic of Ingushetia	4,935	398	53	0	1,108	72	319	0	3,389	326
Kabardino-Balkar Republic	29,573	4,779	437	0	3,480	151	1,567	218	23,427	3,054
Karachay-Cherkess Republic	13,218	976	245	1	1,284	19	372	2	11,008	824
Republic of North Ossetia – Alania	32,290	2,519	471	1	2,331	91	1,861	109	27,005	2,179
Chechen Republic	20,170	3,065	550	0	5,968	212	5,464	2,233	7,868	392
Stavropol Territory	214,295	41,209	6,917	6	22,767	2,917	13,224	8,736	163,069	26,770

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	3,346,200	788,440	46,739	774	433,258	103,423	476,467	140,880	2,296,747	453,551
Republic of Bashkortostan	402,841	64,744	3,883	95	32,126	10,435	108,294	4,900	239,755	43,068
Mari El Republic	55,566	5,435	476	8	12,122	385	2,779	1,036	35,231	3,946
Republic of Mordovia	56,446	6,049	1,320	12	4,988	709	4,326	379	44,773	3,916
Republic of Tatarstan (Tatarstan)	689,465	206,544	13,218	239	101,263	16,071	172,349	47,368	377,651	80,966
Udmurt Republic	137,971	20,702	798	2	23,899	4,450	17,301	807	93,949	12,854
Chuvash Republic – Chuvashia	91,804	13,901	439	0	6,948	1,156	6,491	1,197	76,468	10,422
Perm Territory	296,998	112,231	2,088	18	46,183	21,596	25,837	37,633	216,978	52,134
Kirov Region	101,623	13,784	1,491	1	10,085	1,023	6,397	4,447	80,730	8,222
Nizhny Novgorod Region	436,217	88,740	11,792	358	71,799	8,558	29,809	9,826	312,206	58,777
Orenburg Region	156,352	22,717	2,303	1	15,622	2,578	15,883	1,119	119,025	18,402
Penza Region	101,784	10,490	2,098	0	9,690	1,049	4,887	414	82,918	8,019
Samara Region	491,658	172,283	2,715	11	59,333	29,280	62,440	27,059	357,596	113,138
Saratov Region	218,063	38,511	1,983	25	23,489	4,324	13,243	4,390	176,044	29,637
Ulyanovsk Region	109,412	12,310	2,136	5	15,713	1,810	6,432	305	83,426	10,051
URALS FEDERAL DISTRICT	1,828,180	458,371	18,494	1,053	223,485	38,995	365,299	75,646	1,181,444	324,891
Kurgan Region	44,691	3,788	903	0	3,405	170	1,781	138	37,121	3,415
Sverdlovsk Region	634,969	139,816	9,298	298	103,093	23,611	56,241	15,179	450,713	98,641
Tyumen Region	784,676	217,923	3,307	24	74,369	5,746	261,711	30,458	432,255	171,935
Khanty-Mansi Autonomous Area – Yugra	441,529	157,668	767	3	32,349	4,248	187,170	9,208	213,157	134,626
Yamal-Nenets Autonomous Area	105,102	7,874	687	0	20,963	507	9,278	116	72,482	7,247
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	238,045	52,380	1,854	21	21,056	991	65,263	21,135	146,616	30,062
Chelyabinsk Region	363,844	96,845	4,986	731	42,618	9,468	45,566	29,870	261,355	50,899
SIBERIAN FEDERAL DISTRICT	1,711,080	381,984	31,365	1,548	199,895	38,832	145,511	132,686	1,294,765	200,373
Altai Republic	7,659	683	115	0	683	312	459	35	6,192	304
Republic of Buryatia	43,060	20,242	711	0	3,969	6,653	1,752	7,130	34,803	5,322
Republic of Tuva	6,843	325	164	0	659	4	178	98	5,519	223
Republic of Khakassia	28,772	2,110	548	0	2,160	41	909	148	23,754	1,866
Altai Territory	148,437	26,171	2,056	64	15,386	1,684	11,309	7,980	116,693	16,099
Trans-Baikal Territory	58,533	4,179	803	0	5,416	310	3,229	562	47,557	3,242
Krasnoyarsk Territory	285,312	41,552	10,761	645	40,008	3,284	18,608	5,082	206,786	31,386

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Irkutsk Region	236,086	103,174	2,940	30	24,863	3,782	33,481	74,358	169,609	24,455
Kemerovo Region	222,579	41,729	2,367	0	19,314	2,917	17,935	8,227	179,967	28,661
Novosibirsk Region	385,861	86,831	5,119	577	56,129	17,706	32,602	14,630	283,318	52,457
Omsk Region	171,892	28,173	2,270	0	17,569	1,584	13,812	4,745	135,021	21,115
Tomsk Region	116,045	26,816	3,511	233	13,738	555	11,236	9,692	85,545	15,245
FAR-EASTERN FEDERAL DISTRICT	969,262	272,684	20,880	215	98,454	43,106	170,161	121,425	658,644	105,384
Republic of Sakha (Yakutia)	113,945	9,188	2,663	49	13,698	531	23,334	3,678	70,560	4,919
Kamchatka Territory	63,177	11,909	1,669	0	9,061	2,572	3,348	1,586	47,473	7,742
Primorye Territory	255,677	85,625	2,232	134	30,931	23,920	18,817	16,976	198,534	44,026
Khabarovsk Territory	212,498	113,000	9,982	21	18,816	3,213	16,091	84,001	164,504	25,397
Amur Region	79,959	9,922	1,273	9	6,843	786	9,106	2,216	60,051	5,419
Magadan Region	35,457	13,518	678	2	3,558	836	2,830	8,732	27,586	3,917
Sakhalin Region	188,023	27,935	1,555	0	13,695	11,147	95,937	4,028	73,212	12,715
Jewish Autonomous Region	10,459	1,191	134	0	702	100	180	129	9,194	933
Chukotka Autonomous Area	10,067	397	693	0	1,149	1	518	79	7,529	316
CRIMEA FEDERAL DISTRICT	72,007	10,872	5,977	10	14,762	1,537	3,545	431	45,714	8,676
Republic of Crimea	56,936	7,315	5,429	2	11,573	1,274	3,128	343	35,186	5,532
Sevastopol	15,071	3,557	549	8	3,189	264	417	88	10,527	3,144
OUTSIDE THE RUSSIAN FEDERATION	3,983	70,076	0	0	1,622	26,551	1,834	31,539	505	7,450

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	31.10.2015			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
THE RUSSIAN FEDERATION	17,377.4	186.2	61,529.8	104.0
CENTRAL FEDERAL DISTRICT	15,919.7	94.4	55,598.9	88.6
Belgorod Region	4.2	0.0	0.3	2.6
Bryansk Region	11.3	0.0	9.2	0.0
Vladimir Region	18.3	0.1	1.0	5.6
Voronezh Region	9.8	0.1	15.4	6.7
Ivanovo Region	24.7	0.0	1.9	0.0
Kaluga Region	13.3	0.2	23.8	0.0
Kostroma Region	6.7	0.7	0.2	0.0
Kursk Region	6.4	0.0	0.0	0.0
Lipetsk Region	5.6	0.0	2.4	0.0
Moscow Region	90.5	0.5	366.9	0.0
Orel Region	5.5	0.0	0.0	0.0
Ryazan Region	12.3	0.0	0.0	0.0
Smolensk Region	10.0	0.0	3.9	0.0
Tambov Region	8.5	0.0	0.0	0.0
Tver Region	19.1	0.7	0.3	0.0
Tula Region	9.3	0.1	0.0	0.0
Yaroslavl Region	27.9	0.0	21.0	0.0
Moscow	15,636.3	92.0	55,152.7	73.7
NORTH-WESTERN FEDERAL DISTRICT	149.5	2.1	653.7	0.7
Republic of Karelia	1.8	0.0	1.5	0.0
Republic of Komi	13.6	0.0	18.0	0.0
Arkhangelsk Region	6.9	0.0	2.1	0.0
Nenets Autonomous Area	0.0	0.0	0.1	0.0
Arkhangelsk Region, excluding Nenets Autonomous Area	6.9	0.0	2.0	0.0
Vologda Region	4.5	1.2	18.1	0.0
Kaliningrad Region	0.8	0.0	3.3	0.0
Leningrad Region	13.8	0.0	0.1	0.0
Murmansk Region	7.5	0.1	0.0	0.0
Novgorod Region	2.3	0.0	0.0	0.7
Pskov Region	1.5	0.1	0.0	0.0
Saint Petersburg	96.8	0.7	610.7	0.0
SOUTHERN FEDERAL DISTRICT	116.4	0.3	25.1	0.6
Republic of Adygeya (Adygeya)	0.1	0.0	0.0	0.0
Republic of Kalmykia	2.5	0.0	0.0	0.0
Krasnodar Territory	39.7	0.0	23.7	0.6
Astrakhan Region	15.8	0.0	0.2	0.0
Volgograd Region	37.3	0.3	0.0	0.0
Rostov Region	20.9	0.0	1.2	0.0
NORTH CAUCASIAN FEDERAL DISTRICT	396.4	1.7	143.1	0.0
Republic of Daghestan	252.1	0.4	0.0	0.0
Republic of Ingushetia	1.5	0.0	0.0	0.0
Kabardino-Balkar Republic	0.1	0.0	0.0	0.0
Karachay-Cherkess Republic	3.5	0.0	0.0	0.0
Republic of North Ossetia – Alania	2.0	0.0	0.0	0.0
Chechen Republic	119.0	0.0	0.0	0.0
Stavropol Territory	18.0	1.3	143.1	0.0

Table 6.3.2 (end)
(millions of rubles)

1	2	3	4	5
VOLGA FEDERAL DISTRICT	276.5	10.7	4,060.8	0.0
Republic of Bashkortostan	14.7	0.0	107.8	0.0
Mari El Republic	19.1	0.0	0.5	0.0
Republic of Mordovia	3.1	0.0	207.9	0.0
Republic of Tatarstan (Tatarstan)	27.8	0.0	3,203.9	0.0
Udmurt Republic	13.2	0.0	12.1	0.0
Chuvash Republic – Chuvashia	13.1	0.0	5.3	0.0
Perm Territory	18.1	6.0	352.2	0.0
Kirov Region	19.9	0.0	25.9	0.0
Nizhny Novgorod Region	69.3	1.4	91.4	0.0
Orenburg Region	16.6	2.6	24.5	0.0
Penza Region	4.7	0.0	25.6	0.0
Samara Region	24.2	0.6	1.1	0.0
Saratov Region	22.4	0.0	0.0	0.0
Ulyanovsk Region	10.4	0.0	2.7	0.0
URALS FEDERAL DISTRICT	86.3	66.9	566.8	0.1
Kurgan Region	9.7	0.1	0.0	0.0
Sverdlovsk Region	33.9	2.2	95.2	0.0
Tyumen Region	22.6	64.0	437.0	0.1
Khanty-Mansi Autonomous Area – Yugra	10.6	0.1	174.7	0.0
Yamal-Nenets Autonomous Area	1.0	0.0	235.2	0.1
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	11.1	63.9	27.1	0.0
Chelyabinsk Region	20.0	0.6	34.6	0.0
SIBERIAN FEDERAL DISTRICT	267.5	6.7	102.4	0.0
Altai Republic	2.7	0.0	0.0	0.0
Republic of Buryatia	5.3	1.0	0.0	0.0
Republic of Tuva	9.7	0.0	0.1	0.0
Republic of Khakassia	3.6	0.0	0.1	0.0
Altai Territory	24.1	0.0	0.3	0.0
Trans-Baikal Territory	79.8	0.2	0.0	0.0
Krasnoyarsk Territory	33.0	0.2	0.7	0.0
Irkutsk Region	36.5	3.9	9.4	0.0
Kemerovo Region	15.9	0.2	0.0	0.0
Novosibirsk Region	29.8	1.2	89.9	0.0
Omsk Region	17.8	0.0	0.5	0.0
Tomsk Region	9.3	0.0	1.3	0.0
FAR-EASTERN FEDERAL DISTRICT	152.1	3.4	242.5	14.0
Republic of Sakha (Yakutia)	59.0	0.3	94.3	0.0
Kamchatka Territory	16.7	0.9	0.0	0.0
Primorye Territory	23.4	1.4	20.6	0.0
Khabarovsk Territory	10.2	0.3	2.5	0.0
Amur Region	17.0	0.0	9.0	0.0
Magadan Region	9.3	0.0	0.3	13.8
Sakhalin Region	16.3	0.4	115.7	0.2
Jewish Autonomous Region	0.2	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0
CRIMEA FEDERAL DISTRICT	13.2	0.0	136.5	0.0
Republic of Crimea	11.1	0.0	129.7	0.0
Sevastopol	2.0	0.0	6.8	0.0

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

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

1	31.10.2015												
	2	of which											13
		3	4	5	6	7	8	9	10	11	12		
	total	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
THE RUSSIAN FEDERATION	24,049,301	530,486	481,607	6,027,948	592,808	514,667	1,014,506	833,776	5,830,198	1,254,188	3,069,265	4,381,460	
CENTRAL FEDERAL DISTRICT	14,473,270	168,920	163,785	3,720,746	133,567	219,393	521,443	464,515	3,442,984	903,254	2,709,369	2,189,078	
Belgorod Region	149,993	798	0	70,991	815	36,865	4,870	1,066	14,997	1,199	1,501	16,892	
Bryansk Region	53,348	0	0	21,824	185	7,379	1,787	266	5,869	1,532	2,963	11,543	
Vladimir Region	191,468	57	0	149,668	4,341	1,497	1,630	358	11,270	1,513	542	20,592	
Voronezh Region	184,132	264	17	39,001	3,302	31,639	7,312	4,801	50,205	8,485	8,308	30,815	
Ivanovo Region	34,729	0	0	7,579	1,752	381	1,097	405	8,363	1,741	391	13,021	
Kaluga Region	89,919	1,469	0	28,809	3,496	5,872	6,180	134	20,345	5,268	4,423	13,921	
Kostroma Region	41,584	0	0	6,350	186	845	197	434	23,728	337	1,423	8,085	
Kursk Region	66,009	0	0	17,437	1,863	19,380	1,532	198	14,836	1,429	322	9,011	
Lipetsk Region	88,983	0	0	30,292	570	21,736	2,597	273	12,638	2,328	3,594	14,955	
Moscow Region	2,007,103	796	100	484,077	25,715	13,163	49,487	14,086	723,397	65,311	126,621	504,449	
Orel Region	54,208	2	0	8,886	1,514	6,873	1,061	1,803	22,342	758	1,228	9,742	
Ryazan Region	54,635	97	42	21,261	575	4,090	2,107	383	12,640	632	763	12,087	
Smolensk Region	55,269	1	0	35,735	371	564	1,260	570	8,014	201	620	7,934	
Tambov Region	57,522	0	0	13,837	1,742	17,911	1,409	193	10,456	1,538	106	10,330	
Tver Region	39,792	116	0	11,803	113	4,623	2,023	148	11,773	475	1,430	7,287	
Tula Region	449,830	515	0	343,096	27,675	4,087	5,791	566	26,788	10,373	5,701	25,238	
Yaroslavl Region	117,580	651	0	38,805	7,180	1,757	3,150	1,961	17,169	1,473	12,176	33,260	
Moscow	10,737,166	164,155	163,626	2,391,295	52,171	40,730	427,952	436,872	2,448,154	798,661	2,537,259	1,439,915	

(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	2,055,502	5,270	2,112	381,931	54,446	19,681	153,880	180,834	505,659	52,713	94,583	606,505
Republic of Karelia	44,355	655	258	2,065	2,380	479	193	160	4,003	182	1,059	33,180
Republic of Komi	36,922	1,699	1,650	5,555	5,014	323	4,488	685	5,643	685	355	12,476
Arkhangelsk Region	78,496	184	2	37,963	1,532	1,082	761	1,024	10,995	689	745	23,520
Nenets Autonomous Area	84	2	2	33	4	0	4	0	21	7	0	14
Arkhangelsk Region, excluding Nenets Autonomous Area	78,411	182	0	37,930	1,528	1,082	757	1,024	10,974	682	745	23,507
Vologda Region	67,528	0	0	13,515	2,739	965	1,690	1,272	15,623	1,816	1,556	28,353
Kaliningrad Region	75,649	0	0	23,592	2,786	3,254	2,515	646	23,780	1,549	4,997	12,531
Leningrad Region	153,493	808	0	27,553	7,410	9,815	37,759	1,368	31,599	3,023	2,392	31,764
Murmansk Region	31,495	1,614	0	906	4,587	68	314	399	4,321	1,662	6,105	11,518
Novgorod Region	31,985	2	0	13,208	1,250	2,193	629	82	5,624	228	245	8,524
Pskov Region	10,717	179	174	2,288	411	492	812	177	1,196	486	603	4,073
Saint Petersburg	1,524,864	128	28	255,286	26,335	1,011	104,720	175,021	402,875	42,393	76,527	440,567
SOUTHERN FEDERAL DISTRICT	1,385,020	2,562	2,183	283,756	23,882	79,853	49,641	36,912	550,818	32,750	54,050	270,794
Republic of Adygeya (Adygeya)	11,388	9	0	3,290	0	1,442	1,309	59	2,836	73	345	2,023
Republic of Kalmykia	1,124	0	0	2	0	656	116	6	180	0	71	93
Krasnodar Territory	864,252	46	0	94,939	15,740	50,300	30,039	30,898	421,882	24,013	42,256	154,138
Astrakhan Region	11,678	94	94	2,172	0	400	2,386	28	3,763	1,003	421	1,410
Volgograd Region	118,101	538	468	47,796	1,435	6,886	4,609	1,348	25,649	1,588	1,062	27,191
Rostov Region	378,476	1,875	1,621	135,557	6,707	20,169	11,182	4,572	96,508	6,073	9,895	85,938
NORTH CAUCASIAN FEDERAL DISTRICT	184,683	739	661	33,190	17,373	25,752	10,507	1,102	60,429	2,472	2,329	30,790
Republic of Dagestan	8,312	0	0	547	32	580	531	43	2,648	53	535	3,343
Republic of Ingushetia	1,345	0	0	975	0	0	15	0	99	0	0	256
Kabardino-Balkar Republic	6,528	0	0	1,370	0	1,849	576	15	2,042	127	100	449
Karachay-Cherkess Republic	25,765	5	0	3,241	1,124	720	3,576	32	16,667	93	140	168
Republic of North Ossetia – Alania	7,055	586	516	2,491	2	902	950	50	1,353	39	109	573
Chechen Republic	3,060	145	145	689	0	501	548	63	978	33	7	97
Stavropol Territory	132,618	3	0	23,877	16,216	21,200	4,309	899	36,643	2,128	1,438	25,905
VOLGA FEDERAL DISTRICT	2,678,030	18,055	11,518	949,032	167,864	99,674	116,753	55,359	516,389	144,675	120,056	490,174
Republic of Bashkortostan	330,747	2,521	1,162	124,005	1,732	12,236	11,949	6,608	59,672	6,855	28,506	76,664
Mari El Republic	34,509	6	0	3,919	1,922	13,512	1,564	169	4,280	110	255	8,772
Republic of Mordovia	41,099	0	0	15,643	146	5,388	2,436	129	6,165	4,965	620	5,608

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)	640,848	7,702	7,106	261,261	11,509	18,594	25,001	4,307	103,101	84,129	31,884	93,359
Udmurt Republic	83,007	45	45	29,292	776	5,177	6,512	583	13,435	2,317	1,140	23,730
Chuvash Republic – Chuvashia	49,465	13	0	19,007	986	1,722	3,960	313	7,788	2,681	1,319	11,676
Perm Territory	162,995	440	423	59,338	584	1,079	5,357	847	50,464	4,672	6,636	33,578
Kirov Region	44,427	1	0	9,951	677	2,239	1,781	753	14,077	1,290	448	13,211
Nizhny Novgorod Region	526,324	392	274	243,534	32,342	6,305	10,626	11,211	92,041	18,031	3,712	108,131
Orenburg Region	81,707	3,731	630	13,660	344	3,324	8,557	4,767	17,877	1,389	3,036	25,022
Penza Region	58,273	126	0	14,632	3,238	14,155	3,058	2,306	8,476	2,026	1,881	8,374
Samara Region	436,564	2,720	1,614	100,856	108,539	6,627	26,242	21,921	86,004	9,944	31,641	42,069
Saratov Region	120,532	297	264	17,946	4,744	8,072	6,917	960	43,157	3,744	4,636	30,060
Ulyanovsk Region	67,533	60	0	35,987	326	1,244	2,793	484	9,851	2,524	4,343	9,921
URALS FEDERAL DISTRICT	1,413,397	238,973	225,393	307,715	20,303	29,989	79,555	42,480	289,564	41,466	47,457	315,895
Kurgan Region	27,656	8	0	9,225	1,049	1,433	1,098	85	3,440	177	545	10,597
Sverdlovsk Region	500,858	1,459	15	136,443	8,696	3,681	26,224	17,944	152,079	16,518	26,289	111,526
Tyumen Region	541,171	233,616	225,378	48,163	6,842	8,367	43,454	21,998	60,077	18,952	11,478	88,224
Khanty-Mansi Autonomous Area – Yugra	94,436	35,527	27,340	706	1,070	1,085	15,560	5,798	10,235	3,029	2,134	19,293
Yamal-Nenets Autonomous Area	177,534	139,057	139,032	307	9	12	5,831	443	22,075	487	1,062	8,252
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	269,201	59,032	59,006	47,150	5,763	7,270	22,064	15,758	27,767	15,437	8,281	60,680
Chelyabinsk Region	343,712	3,891	0	113,885	3,716	16,508	8,779	2,454	73,968	5,820	9,145	105,548
SIBERIAN FEDERAL DISTRICT	1,405,201	75,092	67,441	296,745	117,881	27,966	64,793	26,692	332,302	62,994	25,488	375,247
Altai Republic	14,236	137	137	1,158	1	143	670	9	7,099	253	78	4,689
Republic of Buryatia	16,369	211	2	4,522	2	387	1,611	189	5,208	577	119	3,543
Republic of Tuva	2,336	888	585	16	94	34	35	114	502	11	25	617
Republic of Khakassia	9,719	1,177	1,058	262	692	196	704	210	3,307	79	403	2,688
Altai Territory	117,169	14	0	21,064	6,219	5,646	6,235	1,509	27,262	1,008	718	47,494
Trans-Baikal Territory	20,196	1,972	0	839	6,344	86	1,266	49	5,747	346	210	3,338
Krasnoyarsk Territory	296,052	4,445	925	124,041	21,955	4,192	12,908	6,772	42,880	22,821	9,759	46,280
Irkutsk Region	176,017	13,445	12,143	14,852	31,273	3,419	11,851	3,690	37,021	3,168	2,370	54,927
Kemerovo Region	276,012	49,980	49,946	67,866	24,008	1,657	1,765	1,284	55,239	14,908	2,607	56,696
Novosibirsk Region	254,410	1,777	1,600	29,911	12,527	4,504	18,457	9,579	97,082	6,240	7,067	67,266
Omsk Region	120,319	0	0	21,627	12,185	5,652	4,237	1,244	30,989	11,004	1,202	32,178
Tomsk Region	102,365	1,045	1,045	10,589	2,580	2,050	5,053	2,043	19,965	2,579	931	55,532

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	433,674	17,949	5,588	53,132	57,325	11,966	17,232	24,750	127,949	12,555	15,202	95,614
Republic of Sakha (Yakutia)	53,571	9,663	4,962	2,117	8,415	339	1,842	4,685	11,882	5,940	1,495	7,192
Kamchatka Territory	16,440	0	0	518	3,003	116	528	1,122	2,859	2,954	1,733	3,607
Primorye Territory	192,878	67	57	38,144	15,666	5,085	4,906	9,509	52,644	1,357	6,683	58,814
Khabarovsk Territory	98,496	1,310	0	8,358	22,156	4,035	4,561	1,634	38,355	1,630	3,992	12,466
Amur Region	17,704	1,194	300	2,688	2,004	2,122	1,026	524	4,394	111	74	3,568
Magadan Region	21,214	5,101	0	361	2,061	48	500	4,809	4,966	10	566	2,790
Sakhalin Region	20,109	234	209	866	2,793	121	3,201	1,809	3,902	547	636	5,999
Jewish Autonomous Region	1,722	0	0	80	25	99	66	19	231	7	18	1,177
Chukotka Autonomous Area	11,541	379	60	0	1,201	0	601	639	8,716	0	5	0
CRIMEA FEDERAL DISTRICT	20,523	2,926	2,926	1,701	168	393	701	1,130	4,103	1,307	731	7,363
Republic of Crimea	18,354	2,926	2,926	1,556	168	236	686	1,130	3,957	1,081	534	6,080
Sevastopol	2,170	0	0	145	0	157	15	1	146	226	197	1,283

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)

	31.10.2015												
	total	3	4	5	6	7	8	9	10	11	12	13	
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	3,031,536	479,642	372,097	894,084	804	15,268	80,750	92,757	482,538	436,267	518,665	30,762	
CENTRAL FEDERAL DISTRICT	1,632,075	222,044	219,416	141,036	721	8,945	62,571	57,169	325,599	393,766	396,614	23,612	
Belgorod Region	7,454	1,444	0	5,904	0	0	0	0	106	0	0	0	
Bryansk Region	3,928	0	0	0	0	3,827	0	0	29	71	0	0	
Vladimir Region	2,682	0	0	2,682	0	0	0	0	0	0	0	0	
Voronezh Region	30,122	0	0	10,942	0	822	0	0	17,035	0	1,323	0	
Ivanovo Region	1,732	0	0	766	0	0	966	0	0	0	0	0	
Kaluga Region	6,461	0	0	311	259	2,749	413	274	0	284	2	2,167	
Kostroma Region	2,119	0	0	1,870	0	0	0	0	250	0	0	0	
Kursk Region	211	0	0	0	0	205	0	6	0	0	0	0	
Lipetsk Region	12,950	0	0	12,834	0	65	51	0	0	0	0	0	
Moscow Region	78,116	0	0	9,233	0	470	2,425	14,644	16,481	14,258	18,709	1,897	
Orel Region	2,923	0	0	2,828	0	0	0	0	20	0	42	32	
Ryazan Region	544	45	0	69	0	0	0	0	243	0	0	188	
Smolensk Region	10,763	0	0	10,722	0	0	0	42	0	0	0	0	
Tambov Region	322	0	0	322	0	0	0	0	0	0	0	0	
Tver Region	3,173	0	0	2,935	19	0	0	0	0	220	0	0	
Tula Region	21,167	0	0	14,771	0	48	0	0	0	0	4,810	1,538	
Yaroslavl Region	2,411	0	0	1,061	0	0	33	16	133	0	1,169	0	
Moscow	1,444,996	220,555	219,416	63,787	443	758	58,683	42,186	291,301	378,933	370,560	17,790	

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)	80,072	12,879	0	43,935	0	0	0	0	621	4,321	18,314	1
Udmurt Republic	0	0	0	0	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	1,787	0	0	1,787	0	0	0	0	0	0	0	0
Perm Territory	24,105	1,860	1,860	22,245	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	13,472	0	0	11,812	0	0	38	1,501	18	81	14	8
Orenburg Region	12,485	837	837	9,846	0	0	0	0	0	0	1,802	0
Penza Region	2,539	3	0	911	0	341	0	0	1,285	0	0	0
Samara Region	5,706	0	0	1,992	0	0	75	112	2,460	0	0	1,067
Saratov Region	5,663	0	0	156	0	0	69	0	5,408	0	30	0
Ulyanovsk Region	6,275	0	0	3,317	0	0	642	2,253	0	63	0	0
URALS FEDERAL DISTRICT	493,419	54,743	40,870	323,415	0	0	351	11,757	17,298	17,631	68,144	80
Kurgan Region	2,111	0	0	1,689	0	0	0	0	300	122	0	0
Sverdlovsk Region	235,904	187	0	216,374	0	0	145	0	552	17,508	1,137	0
Tyumen Region	228,077	42,157	40,870	90,769	0	0	206	11,757	16,102	0	67,007	80
Khanty-Mansi Autonomous Area – Yugra	34,015	22,201	22,201	0	0	0	0	11,757	0	0	0	57
Yamal-Nenets Autonomous Area	67,213	0	0	0	0	0	206	0	0	0	67,007	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	126,850	19,956	18,669	90,769	0	0	0	0	16,102	0	0	23
Chelyabinsk Region	27,326	12,398	0	14,584	0	0	0	0	344	0	0	0
SIBERIAN FEDERAL DISTRICT	216,685	127,752	103,960	59,667	0	882	12,884	3,898	2,781	7,766	223	832
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	205	205	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	3,620	3,620	1,958	0	0	0	0	0	0	0	0	0
Republic of Khakassia	55	0	0	55	0	0	0	0	0	0	0	0
Altai Territory	3,862	0	0	0	0	0	0	3,862	0	0	0	0
Trans-Baikal Territory	10,559	10,525	0	0	0	0	0	0	0	0	34	0
Krasnoyarsk Territory	61,724	11,213	0	42,362	0	0	0	0	60	7,566	31	492
Irkutsk Region	20,693	1,980	1,793	4,406	0	882	12,875	36	17	0	157	340
Kemerovo Region	113,791	100,210	100,210	11,567	0	0	0	0	2,014	0	0	0
Novosibirsk Region	2,117	0	0	1,277	0	0	9	0	631	200	0	0
Omsk Region	16	0	0	0	0	0	0	0	16	0	0	0
Tomsk Region	43	0	0	0	0	0	0	0	43	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	65,912	44,902	0	5,055	0	2,300	539	1,456	6,399	1,770	1,990	1,501	
Republic of Sakha (Yakutia)	29,344	26,400	0	2,333	0	0	257	9	86	257	0	0	0
Kamchatka Territory	312	183	0	129	0	0	0	0	0	0	0	0	0
Primorye Territory	13,037	0	0	2,494	0	0	0	1,447	6,301	15	1,413	1,368	
Khabarovsk Territory	18,847	16,067	0	79	0	2,300	281	0	0	0	120	0	0
Amur Region	750	0	0	21	0	0	0	0	0	729	0	0	0
Magadan Region	1,125	668	0	0	0	0	0	0	0	0	457	0	0
Sakhalin Region	913	0	0	0	0	0	0	0	12	769	0	133	
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	1,584	1,584	0	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	0
Republic of Crimea	276	0	0	23	0	0	0	42	145	0	65	0	0
Sevastopol	0	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)

	31.10.2015												
	total	3	4	5	6	7	8	9	10	11	12	13	
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	21,104,591	778,842	608,884	4,443,663	1,068,934	1,401,042	1,652,964	1,172,507	4,230,865	2,872,196	3,292,950	190,629	
CENTRAL FEDERAL DISTRICT	11,008,453	191,733	126,761	1,296,759	383,362	530,892	920,341	646,219	2,401,302	1,983,348	2,567,759	86,739	
Belgorod Region	224,905	2,541	0	83,456	267	103,505	9,206	5,104	13,355	4,402	2,203	866	
Bryansk Region	79,868	0	0	22,523	267	35,118	3,151	690	9,058	6,882	1,306	873	
Vladimir Region	90,278	46	2	50,622	3,754	11,404	3,073	1,143	12,278	4,729	2,324	905	
Voronezh Region	278,948	370	0	58,112	2,143	69,298	6,387	3,922	53,575	45,059	38,704	1,378	
Ivanovo Region	36,812	13	1	11,722	588	1,574	1,455	817	11,423	6,898	1,622	700	
Kaluga Region	131,531	1,598	2	59,723	4,115	18,023	8,297	1,177	11,350	16,747	9,344	1,157	
Kostroma Region	32,950	46	0	8,571	175	2,383	962	864	14,195	3,595	1,660	500	
Kursk Region	163,338	54,814	0	24,887	681	56,109	1,935	1,018	19,896	2,091	1,447	460	
Lipetsk Region	99,349	41	0	29,579	528	36,495	3,675	1,380	12,735	7,633	6,582	702	
Moscow Region	1,151,872	1,675	712	218,094	44,902	32,334	79,188	25,171	277,980	173,737	280,978	17,813	
Orel Region	58,896	5	0	11,309	314	23,418	899	2,479	16,776	2,037	1,334	325	
Ryazan Region	84,867	154	89	36,687	437	20,905	3,227	1,514	14,506	4,596	2,090	752	
Smolensk Region	62,882	2	0	27,383	376	9,998	2,616	1,521	15,004	3,467	2,012	504	
Tambov Region	86,783	0	0	29,665	969	43,283	1,781	2,010	5,531	2,474	588	483	
Tver Region	63,642	170	0	18,687	290	18,643	2,638	1,841	15,855	3,178	1,960	381	
Tula Region	160,632	2,012	2	53,432	30,704	15,296	4,113	2,803	18,514	18,277	14,342	1,137	
Yaroslavl Region	127,192	76	26	54,351	14,326	14,252	6,113	1,563	18,930	7,103	9,071	1,407	
Moscow	8,073,707	128,172	125,928	497,957	278,524	18,854	781,624	591,202	1,860,340	1,670,444	2,190,192	56,398	

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	2,217,930	10,279	6,108	724,616	112,764	92,299	203,909	226,401	431,459	176,640	221,025	18,538
Republic of Karelia	27,655	1,937	442	5,866	2,780	2,434	411	613	4,406	3,388	5,199	621
Republic of Komi	31,476	5,171	5,142	7,563	1,864	700	2,016	1,381	7,947	3,255	1,089	491
Arkhangelsk Region	130,847	112	84	109,412	1,900	1,751	879	1,530	11,307	1,939	1,145	872
Nenets Autonomous Area	152	0	0	21	5	0	16	41	50	15	5	0
Arkhangelsk Region, excluding Nenets Autonomous Area	130,695	112	84	109,392	1,894	1,751	863	1,489	11,257	1,924	1,141	872
Vologda Region	85,092	0	0	46,712	1,690	9,468	2,719	1,464	15,121	3,337	3,002	1,578
Kaliningrad Region	114,303	111	0	46,480	5,629	16,001	4,299	4,260	19,780	5,819	10,923	1,002
Leningrad Region	197,846	702	0	65,444	23,114	29,817	30,588	3,647	23,729	10,026	9,303	1,476
Murmansk Region	30,460	1,661	50	1,134	2,473	2,044	603	515	6,454	5,183	9,847	546
Novgorod Region	36,293	19	0	16,584	752	9,394	1,489	511	5,915	580	625	423
Pskov Region	32,733	354	352	7,194	381	16,107	2,100	564	3,667	1,707	518	141
Saint Petersburg	1,531,225	213	39	418,228	72,181	4,583	158,806	211,915	333,132	141,406	179,373	11,388
SOUTHERN FEDERAL DISTRICT	1,285,824	6,297	5,178	366,220	64,516	204,743	78,480	32,747	254,465	114,430	147,512	16,415
Republic of Adygeya (Adygeya)	19,193	163	0	7,024	22	3,232	2,548	223	3,272	863	1,747	100
Republic of Kalmykia	7,001	6	0	82	8	5,194	278	116	896	183	237	1
Krasnodar Territory	688,051	557	5	125,834	31,108	114,319	41,872	23,124	144,594	73,749	122,266	10,629
Astrakhan Region	35,896	50	49	4,897	2,059	2,272	9,932	747	7,484	6,701	1,655	98
Volgograd Region	136,108	539	407	57,997	1,925	21,896	7,676	3,103	27,642	8,744	4,996	1,590
Rostov Region	399,574	4,983	4,716	170,387	29,393	57,829	16,174	5,433	70,576	24,191	16,611	3,996
NORTH CAUCASIAN FEDERAL DISTRICT	310,644	2,614	1,037	87,594	20,782	73,764	28,939	5,847	70,419	8,119	10,975	1,591
Republic of Dagestan	27,313	181	95	8,533	31	6,747	5,069	228	5,455	232	692	145
Republic of Ingushetia	6,777	50	25	3,958	0	1,244	569	38	784	135	1	0
Kabardino-Balkar Republic	38,810	64	34	10,523	55	12,217	1,504	721	11,020	1,051	1,631	23
Karachay-Cherkess Republic	30,580	241	0	11,070	922	5,595	5,178	386	6,336	315	524	14
Republic of North Ossetia – Alania	16,455	1,539	733	4,698	78	2,155	1,740	514	5,009	261	436	24
Chechen Republic	20,967	145	145	2,954	0	5,040	9,246	314	1,957	130	1,161	19
Stavropol Territory	169,742	394	6	45,858	19,695	40,765	5,634	3,646	39,859	5,995	6,530	1,366
VOLGA FEDERAL DISTRICT	2,625,068	90,181	78,898	920,261	165,077	279,486	142,767	95,188	422,710	323,504	159,991	25,902
Republic of Bashkortostan	299,572	63,396	59,700	99,970	3,469	31,544	12,691	6,267	35,682	23,534	18,712	4,308
Mari El Republic	64,825	4	0	16,639	297	35,391	2,622	578	5,280	2,017	1,731	266
Republic of Mordovia	85,284	18	0	33,410	211	26,575	2,386	893	9,910	4,539	7,172	171

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)	593,549	4,831	4,407	211,014	16,948	43,606	35,127	11,183	100,833	119,007	45,472	5,528
Udmurt Republic	101,833	9,494	9,314	46,688	377	9,399	6,216	1,436	17,765	6,132	3,162	1,164
Chuvash Republic – Chuvashia	64,782	45	0	17,079	1,295	4,816	4,923	1,588	9,303	22,101	2,947	685
Perm Territory	196,478	634	577	71,236	2,192	4,935	10,299	18,064	50,111	22,367	14,639	2,002
Kirov Region	51,444	21	0	13,856	538	14,289	2,837	1,652	13,235	2,886	1,296	835
Nizhny Novgorod Region	344,937	537	339	140,761	39,365	19,649	9,783	13,691	64,964	37,809	13,721	4,656
Orenburg Region	110,953	6,659	2,661	33,703	221	20,563	12,019	6,322	18,441	7,558	3,979	1,489
Penza Region	71,694	133	0	18,654	1,245	28,719	3,576	1,412	8,848	5,925	2,702	479
Samara Region	406,860	2,051	964	126,190	83,111	16,952	19,823	29,390	47,771	46,686	33,194	1,691
Saratov Region	144,092	967	935	40,500	15,483	15,295	17,336	1,762	31,640	12,365	6,687	2,057
Ulyanovsk Region	88,764	1,390	0	50,562	326	7,755	3,129	950	8,927	10,577	4,578	571
URALS FEDERAL DISTRICT	1,588,134	292,712	273,094	503,856	54,960	71,565	122,596	82,870	233,777	114,588	95,545	15,665
Kurgan Region	29,772	100	0	10,353	4,687	4,979	1,279	391	5,710	799	896	579
Sverdlovsk Region	494,597	3,478	58	225,108	14,294	11,328	37,140	21,700	106,573	48,708	21,761	4,506
Tyumen Region	655,620	273,763	272,656	49,054	29,317	12,549	71,585	56,478	72,710	34,405	52,236	3,524
Khanty-Mansi Autonomous Area – Yugra	153,208	27,740	26,875	3,284	12,818	1,068	26,302	36,638	15,600	9,222	19,106	1,430
Yamal-Nenets Autonomous Area	192,933	137,899	137,899	661	3,036	19	12,525	971	24,230	2,326	11,060	205
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	309,478	108,124	107,881	45,108	13,462	11,462	32,759	18,869	32,880	22,856	22,070	1,889
Chelyabinsk Region	408,145	15,371	380	219,342	6,662	42,709	12,592	4,301	48,784	30,676	20,651	7,057
SIBERIAN FEDERAL DISTRICT	1,567,916	157,125	104,645	423,565	199,699	121,002	119,942	41,762	303,314	121,027	59,754	20,725
Altai Republic	13,419	614	448	2,053	61	539	1,023	109	7,520	853	419	228
Republic of Buryatia	52,473	745	2	28,719	32	3,157	4,197	856	10,901	1,901	1,611	353
Republic of Tuva	3,037	629	626	131	6	195	120	222	1,494	82	132	26
Republic of Khakassia	13,285	1,085	1,008	1,551	272	1,530	822	518	3,754	1,345	2,259	152
Altai Territory	121,908	111	0	36,537	4,660	33,367	5,154	1,873	29,660	5,154	2,942	2,450
Trans-Baikal Territory	19,972	866	0	1,152	4,912	426	1,746	761	8,037	757	1,178	138
Krasnoyarsk Territory	468,787	40,553	3,243	180,888	98,738	29,638	19,412	6,697	40,614	35,020	14,032	3,195
Irkutsk Region	168,333	20,820	20,020	14,551	49,624	7,972	12,642	5,837	32,551	14,622	5,904	3,809
Kemerovo Region	263,579	85,658	73,297	76,809	13,133	6,471	2,810	3,754	43,121	22,285	6,901	2,636
Novosibirsk Region	234,545	1,330	1,305	39,783	18,442	16,768	27,661	17,090	69,230	19,914	20,722	3,604
Omsk Region	134,283	0	0	27,093	8,305	14,766	38,347	1,765	26,301	13,101	2,417	2,189
Tomsk Region	74,295	4,716	4,694	14,298	1,513	6,174	6,008	2,280	30,130	5,994	1,237	1,944

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	493,224	27,900	13,165	119,685	67,675	26,931	35,447	40,288	111,367	29,551	29,787	4,594
Republic of Sakha (Yakutia)	71,805	17,094	11,963	4,817	7,367	1,321	2,953	7,958	18,638	8,549	2,609	498
Kamchatka Territory	24,765	79	0	1,596	6,864	333	650	1,549	5,386	2,407	5,761	141
Primorye Territory	183,101	715	162	86,188	11,892	11,233	11,166	10,763	34,236	5,014	10,051	1,843
Khabarovsk Territory	137,173	796	0	22,601	31,419	5,476	12,789	15,466	27,519	11,703	8,333	1,071
Amur Region	26,248	1,254	250	2,388	3,107	7,317	3,103	664	6,463	855	850	246
Magadan Region	14,373	7,543	499	465	2,374	119	581	695	2,092	155	202	146
Sakhalin Region	25,293	355	276	1,272	4,099	552	3,506	2,866	9,463	800	1,808	573
Jewish Autonomous Region	2,999	0	0	359	16	581	196	84	1,505	67	115	76
Chukotka Autonomous Area	7,468	65	15	1	536	0	502	242	6,064	0	59	0
CRIMEA FEDERAL DISTRICT	7,400	0	0	1,106	100	362	543	1,186	2,052	990	602	460
Republic of Crimea	6,178	0	0	907	100	212	529	1,015	1,996	627	426	366
Sevastopol	1,222	0	0	199	0	150	13	171	57	363	176	94

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

		31.10.2015												
		of which												
1	2	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
		3	4	5	6	7	8	9	10	11	12	13		
THE RUSSIAN FEDERATION	7,872,061	1,127,901	672,505	2,239,584	5,397	93,539	449,530	446,837	569,738	1,759,200	1,177,270	3,066		
CENTRAL FEDERAL DISTRICT	3,966,521	144,796	129,340	418,303	4,291	59,591	374,039	169,586	412,648	1,451,619	928,583	3,065		
Belgorod Region	28,315	11,371	0	16,275	0	0	64	135	377	93	0	0		
Bryansk Region	42,292	0	0	35	0	41,158	0	46	983	71	0	0		
Vladimir Region	7,936	48	0	7,680	0	81	17	24	0	0	86	0		
Voronezh Region	59,948	0	0	36,029	0	1,872	937	87	7,829	0	13,195	0		
Ivanovo Region	1,959	0	0	724	0	0	1,186	0	42	7	0	0		
Kaluga Region	13,755	2	0	446	259	4,586	2,277	337	3,919	1,620	0	309		
Kostroma Region	12,164	0	0	8,244	0	0	0	0	909	2,772	238	0		
Kursk Region	731	0	0	213	0	205	59	6	248	0	0	0		
Lipetsk Region	18,199	0	0	17,230	0	252	67	0	650	0	0	0		
Moscow Region	413,630	0	0	20,593	0	2,951	52,781	71,328	28,556	141,665	95,752	3		
Orel Region	1,316	0	0	1,016	0	0	0	0	221	0	79	0		
Ryazan Region	4,739	43	0	1,018	0	203	3,006	0	470	0	0	0		
Smolensk Region	24,520	0	0	23,610	0	0	0	368	496	47	0	0		
Tambov Region	5,822	0	0	2,839	0	11	2,972	0	0	0	0	0		
Tver Region	16,866	0	0	12,597	19	505	0	0	160	3,379	206	0		
Tula Region	40,652	0	0	14,652	0	472	0	16	202	674	24,636	0		
Yaroslavl Region	8,043	3,862	3,862	2,838	0	3	111	0	125	845	259	0		
Moscow	3,265,633	129,470	125,477	252,265	4,013	7,292	310,563	97,238	367,461	1,300,447	794,132	2,754		

(millions of rubles)

Table 6.4.4 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	187,689	100,338	1,741	48,684	0	0	0	71	3,869	18,180	16,547	0
Udmurt Republic	162,833	161,019	161,019	0	0	0	0	0	256	12	1,546	0
Chuvash Republic – Chuvashia	5,579	0	0	2,517	0	0	3,036	0	26	0	0	0
Perm Territory	240,407	7,196	3,189	223,685	0	4,274	3,677	0	1,429	146	0	0
Kirov Region	2,000	0	0	70	0	0	0	0	0	1,930	0	0
Nizhny Novgorod Region	41,730	0	0	25,338	0	0	2,302	12,047	1,671	235	137	0
Orenburg Region	55,227	12,576	1,456	36,420	82	57	0	0	750	0	5,343	0
Penza Region	18,344	15,186	0	1,249	0	684	0	0	1,145	80	0	0
Samara Region	11,474	0	0	7,534	0	0	136	98	2,893	640	172	0
Saratov Region	7,403	3,136	3,136	651	0	285	0	0	2,859	453	20	0
Ulyanovsk Region	27,968	0	0	9,995	0	0	625	14,229	3,115	0	4	0
URALS FEDERAL DISTRICT	963,430	87,665	61,719	685,533	889	113	20,608	13,267	39,761	14,702	100,892	0
Kurgan Region	6,260	0	0	5,843	0	21	0	0	274	122	0	0
Sverdlovsk Region	396,977	1,462	0	370,126	0	0	742	76	1,720	14,530	8,321	0
Tyumen Region	446,559	61,719	61,719	228,184	889	92	19,660	13,191	30,567	0	92,257	0
Khanty-Mansi Autonomous Area – Yugra	45,139	32,098	32,098	299	0	0	0	12,742	0	0	0	0
Yamal-Nenets Autonomous Area	117,734	4,817	4,817	0	0	0	206	0	20,600	0	92,111	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	283,686	24,804	24,804	227,885	889	92	19,455	449	9,966	0	147	0
Chelyabinsk Region	113,634	24,485	0	81,380	0	0	205	0	7,201	50	314	0
SIBERIAN FEDERAL DISTRICT	648,718	263,123	212,682	270,009	0	3,258	12,945	11	7,503	89,682	2,187	0
Altai Republic	1,107	0	0	0	0	0	0	0	769	292	46	0
Republic of Buryatia	1,085	160	0	79	0	830	0	0	0	16	0	0
Republic of Tuva	11,532	11,532	9,240	0	0	0	0	0	0	0	0	0
Republic of Khakassia	16,445	708	0	13,560	0	0	0	0	0	690	1,488	0
Altai Territory	5,856	3,534	0	386	0	852	0	2	209	829	44	0
Trans-Baikal Territory	12,816	12,510	0	270	0	0	24	0	12	0	0	0
Krasnoyarsk Territory	265,291	27,590	0	157,878	0	0	0	0	151	79,448	223	0
Irkutsk Region	43,528	5,001	1,793	22,852	0	839	12,875	0	1,689	0	272	0
Kemerovo Region	259,822	189,198	188,760	64,380	0	235	0	0	3,434	2,575	0	0
Novosibirsk Region	18,572	12,886	12,886	2,700	0	502	46	0	177	2,193	69	0
Omsk Region	11,682	0	0	7,904	0	0	0	9	84	3,639	45	0
Tomsk Region	981	3	3	0	0	0	0	0	978	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	401,212	279,288	69,880	59,128	0	20,203	1,898	7,227	6,304	3,567	23,598	0
Republic of Sakha (Yakutia)	220,543	219,140	65,174	888	0	0	258	0	0	257	0	0
Kamchatka Territory	16,280	13,625	0	262	0	0	0	0	0	0	2,394	0
Primorye Territory	30,985	5,393	0	3,176	0	105	170	5,070	3,318	22	13,731	0
Khabarovsk Territory	112,797	24,483	83	54,802	0	20,098	755	921	2,906	2,046	6,786	0
Amur Region	10,170	9,376	0	0	0	0	3	0	18	772	0	0
Magadan Region	1,849	1,362	0	0	0	0	0	0	0	0	487	0
Sakhalin Region	7,300	4,622	4,622	0	0	0	711	1,236	61	469	201	0
Jewish Autonomous Region	507	507	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	781	781	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT	525	0	0	5	0	39	0	77	6	20	378	0
Republic of Crimea	292	0	0	5	0	39	0	48	1	0	200	0
Sevastopol	233	0	0	0	0	0	0	30	5	20	178	0

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

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

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

Table 6.4.5

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	31.10.2015											
	volume of extended loans						debt					
	in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals		
	small and medium-sized businesses	of which individual entrepreneurs	2	small and medium-sized businesses	of which individual entrepreneurs	3	small and medium-sized businesses	of which individual entrepreneurs	4	small and medium-sized businesses	of which individual entrepreneurs	5
1												
THE RUSSIAN FEDERATION	4,131,333	250,187	286,778	678	4,451,657	489,012	438,217	6,225	583,819	72,749	24,699	636
CENTRAL FEDERAL DISTRICT	1,822,285	58,193	181,410	575	1,963,149	111,650	283,903	3,978	244,190	13,939	16,338	384
Belgorod Region	35,118	3,221	106	0	43,665	7,088	342	2	4,067	731	2	2
Bryansk Region	17,589	3,734	100	0	25,077	6,599	278	0	2,260	608	9	0
Vladimir Region	27,820	3,225	87	0	41,600	5,314	1,490	0	5,206	808	34	0
Voronezh Region	77,935	4,744	16,990	0	100,349	11,564	1,415	0	7,114	1,165	113	0
Ivanovo Region	25,450	3,052	618	0	25,776	3,711	489	10	5,061	336	0	0
Kaluga Region	31,495	1,753	713	0	37,331	4,969	3,025	0	3,649	613	0	0
Kostroma Region	16,690	2,561	306	0	20,185	3,121	3,861	0	1,591	349	0	0
Kursk Region	29,496	6,772	0	0	36,752	5,715	316	0	2,665	608	0	0
Lipetsk Region	22,396	1,784	80	0	31,967	3,661	731	0	6,318	553	3	0
Moscow Region	230,186	5,757	7,623	0	237,230	14,241	29,421	617	33,424	2,350	3,910	8
Orel Region	16,941	2,046	110	0	18,457	2,736	276	0	1,462	190	0	0
Ryazan Region	26,392	2,534	14	0	41,461	5,194	28	16	4,997	690	0	0
Smolensk Region	20,039	1,600	55	0	43,538	4,841	368	47	17,078	1,300	0	0
Tambov Region	22,456	1,576	322	0	24,232	3,348	393	0	1,112	213	0	0
Tver Region	15,910	1,020	1,016	0	23,992	3,013	539	0	4,193	406	167	0
Tula Region	28,148	3,042	48	0	38,313	5,105	483	11	7,815	863	309	0
Yaroslavl Region	39,766	3,869	150	0	42,167	4,257	387	21	7,648	572	21	21
Moscow	1,138,458	5,904	153,071	574	1,131,056	17,172	240,071	3,256	128,529	1,584	11,771	353
NORTH-WESTERN FEDERAL DISTRICT	434,010	19,804	41,801	0	418,330	29,266	61,498	273	79,520	4,233	6,349	8
Republic of Karelia	7,304	585	0	0	15,544	1,598	2,428	0	3,086	133	782	0
Republic of Komi	9,844	1,801	0	0	11,037	3,204	0	0	2,947	342	0	0

Table 6.4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	22,374	4,626	35	0	11,576	3,430	1,998	91	1,698	377	144	1
Nenets Autonomous Area	71	26	0	0	145	89	0	0	2	1	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	22,303	4,600	35	0	11,431	3,341	1,998	91	1,695	376	144	1
Vologda Region	34,230	4,857	75	0	29,448	5,469	556	28	6,312	1,101	0	0
Kaliningrad Region	24,549	1,493	1,159	0	32,355	2,850	1,854	5	4,141	284	267	0
Leningrad Region	36,251	845	2,329	0	47,086	2,295	9,983	2	12,169	395	2,523	2
Murmansk Region	10,646	1,529	449	0	12,686	2,142	13,957	0	3,025	234	4	0
Novgorod Region	9,316	599	0	0	12,330	1,640	52	0	966	295	52	0
Pskov Region	5,742	615	0	0	12,936	1,579	206	0	3,273	503	163	0
Saint Petersburg	273,753	2,854	37,753	0	233,333	5,060	30,464	147	41,903	568	2,414	6
SOUTHERN FEDERAL DISTRICT	309,337	29,590	3,576	81	375,405	58,777	13,243	164	62,264	13,165	342	18
Republic of Adygeya (Adygeya)	7,680	471	0	0	15,929	1,845	361	0	1,125	103	84	0
Republic of Kalmykia	1,028	108	0	0	6,470	2,797	0	0	2,268	1,591	0	0
Krasnodar Territory	144,196	11,850	2,722	0	166,426	23,492	5,417	132	30,960	5,221	23	1
Astrakhan Region	8,502	1,660	0	0	20,214	5,443	1,028	5	2,675	1,404	3	1
Volgograd Region	35,360	2,885	322	0	49,493	7,655	1,886	0	10,181	1,773	216	0
Rostov Region	112,571	12,615	533	81	116,873	17,544	4,551	27	15,057	3,072	16	16
NORTH CAUCASIAN FEDERAL DISTRICT	92,010	8,528	720	0	173,023	25,935	3,057	36	22,666	6,148	306	36
Republic of Dagestan	5,558	922	0	0	16,682	3,378	10	0	2,380	635	0	0
Republic of Ingushetia	371	307	0	0	2,794	1,408	0	0	2,306	1,174	0	0
Kabardino-Balkar Republic	5,426	573	0	0	23,704	3,995	237	0	3,065	965	186	0
Karachay-Cherkess Republic	9,138	244	97	0	16,009	1,635	218	36	3,047	664	50	36
Republic of North Ossetia – Alania	5,128	932	14	0	13,813	2,041	741	0	3,939	356	70	0
Chechen Republic	1,897	224	0	0	14,944	756	188	0	369	43	0	0
Stavropol Territory	64,493	5,327	609	0	85,077	12,721	1,664	0	7,561	2,312	0	0
VOLGA FEDERAL DISTRICT	692,831	51,235	25,247	7	751,151	103,895	27,652	438	79,750	13,411	328	32
Republic of Bashkortostan	77,663	4,307	3,145	0	71,932	7,626	2,419	0	5,774	1,068	14	0
Mari El Republic	9,492	1,051	6	0	12,715	3,171	37	0	1,407	227	8	0
Republic of Mordovia	19,933	1,491	0	0	31,314	3,562	0	0	2,971	793	0	0
Republic of Tatarstan (Tatarstan)	139,035	6,895	18,328	0	154,255	13,944	14,198	0	7,538	1,773	2	0
Udmurt Republic	20,192	2,972	0	0	17,418	4,428	256	0	2,100	568	0	0
Chuvash Republic – Chuvashia	21,236	2,957	1,787	0	25,301	5,266	2,037	0	2,041	483	0	0
Perm Territory	33,654	4,899	0	0	37,246	9,053	195	24	6,604	1,478	0	0
Kirov Region	21,536	3,631	0	0	28,628	6,326	0	0	4,491	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	109,040	8,369	533	7	98,697	17,954	1,369	398	13,599	1,360	160	32
Orenburg Region	34,490	4,211	240	0	54,734	9,713	3,077	0	10,394	1,694	0	0
Penza Region	26,764	2,679	199	0	38,042	6,608	375	0	2,882	912	0	0
Samara Region	98,841	1,245	822	0	94,750	3,999	2,429	12	11,415	688	107	0
Saratov Region	59,305	4,382	186	0	55,766	9,377	540	0	5,233	1,026	37	0
Ulyanovsk Region	21,649	2,146	0	0	30,354	2,866	719	4	3,298	422	0	0
URALS FEDERAL DISTRICT	262,114	23,228	27,780	0	262,993	49,142	36,599	340	32,770	9,376	267	127
Kurgan Region	9,712	2,962	113	0	13,986	3,982	135	0	1,637	484	0	0
Sverdlovsk Region	87,416	5,452	373	0	66,578	11,617	11,114	334	9,490	1,995	241	127
Tyumen Region	82,531	5,108	27,098	0	119,442	23,083	24,726	0	14,902	5,321	0	0
Khanty-Mansi Autonomous Area – Yugra	21,225	1,286	27,098	0	36,688	9,580	24,296	0	6,192	2,711	0	0
Yamal-Nenets Autonomous Area	7,934	466	0	0	10,555	3,168	0	0	1,349	706	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	53,371	3,356	0	0	72,200	10,335	430	0	7,361	1,905	0	0
Chelyabinsk Region	82,456	9,706	196	0	62,987	10,460	624	6	6,741	1,576	26	0
SIBERIAN FEDERAL DISTRICT	372,296	40,023	978	0	358,928	72,346	4,687	868	46,548	9,189	269	22
Altai Republic	4,972	611	0	0	5,773	1,425	0	0	881	185	0	0
Republic of Buryatia	7,960	1,656	0	0	14,411	4,964	0	0	1,812	700	0	0
Republic of Tuva	1,284	631	0	0	2,200	1,534	0	0	284	151	0	0
Republic of Khakassia	5,664	2,038	0	0	7,203	3,014	785	219	830	299	3	0
Altai Territory	46,172	4,338	0	0	59,330	8,709	569	25	8,403	1,048	203	0
Trans-Baikal Territory	6,269	2,390	34	0	10,202	5,288	36	0	538	321	2	0
Krasnoyarsk Territory	58,482	5,907	69	0	60,014	11,616	652	0	7,307	1,493	3	0
Irkutsk Region	47,662	4,177	137	0	42,555	11,102	107	35	5,346	1,747	0	0
Kemerovo Region	31,973	3,142	193	0	23,913	5,570	846	0	5,533	944	0	0
Novosibirsk Region	84,549	3,611	498	0	65,454	5,536	949	77	9,613	671	8	8
Omsk Region	51,996	9,587	16	0	46,277	9,253	609	511	4,668	1,331	50	14
Tomsk Region	25,313	1,934	32	0	21,597	4,334	133	0	1,334	298	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	136,354	19,306	5,056	15	144,360	37,835	7,053	127	16,085	3,288	160	7
Republic of Sakha (Yakutia)	13,577	3,065	96	0	19,723	6,768	2,152	0	2,091	631	97	0
Kamchatka Territory	7,741	1,942	0	0	13,809	2,961	267	0	3,074	130	0	0
Primorye Territory	63,529	5,665	3,737	15	42,684	8,940	3,084	108	3,923	773	42	0
Khabarovsk Territory	26,875	3,499	63	0	33,580	7,935	660	10	2,832	628	6	6
Amur Region	9,425	2,337	21	0	14,968	5,060	18	0	929	382	14	0
Magadan Region	4,827	456	414	0	4,186	1,353	487	0	843	97	0	0
Sakhalin Region	7,731	1,264	725	0	11,263	2,699	385	8	1,519	243	0	0
Jewish Autonomous Region	1,325	908	0	0	2,952	1,845	0	0	869	399	0	0
Chukotka Autonomous Area	1,324	169	0	0	1,195	274	0	0	5	5	0	0
CRIMEA FEDERAL DISTRICT	10,096	281	211	0	4,318	167	525	1	26	1	339	1
Republic of Crimea	8,231	186	211	0	3,519	138	292	1	25	1	255	1
Sevastopol	1,866	96	0	0	798	28	233	0	1	0	84	0

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

Table 6.4.6

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

		31.10.2015									
		rubles					foreign currency				
1	2	including			total	6	including		7	8	9
		housing loans	mortgage loans	of which including overdue debt			total	housing loans				mortgage loans	of which including overdue debt
		3	4	5							
THE RUSSIAN FEDERATION	10,416,228	3,782,049	3,664,914	37,642	258,027	126,113	122,156			22,840	
CENTRAL FEDERAL DISTRICT	2,911,611	1,052,162	1,036,649	13,986	198,982	94,066	90,775			17,449	
Belgorod Region	91,894	24,493	23,624	123	474	426	350			64	
Bryansk Region	63,142	21,327	20,895	74	270	211	198			2	
Vladimir Region	74,402	26,427	25,761	217	553	449	442			34	
Voronezh Region	126,581	47,231	46,509	448	809	449	448			70	
Ivanovo Region	50,820	17,544	17,428	87	1,493	176	176			36	
Kaluga Region	73,343	29,610	29,340	128	1,115	603	587			64	
Kostroma Region	34,950	11,864	11,756	57	45	32	32			1	
Kursk Region	67,570	22,198	21,583	228	258	222	220			26	
Lipetsk Region	60,528	19,729	19,484	72	266	143	136			24	
Moscow Region	739,976	305,784	303,612	3,672	40,538	25,077	24,377			5,189	
Orel Region	40,693	13,936	13,643	37	248	213	213			6	
Ryazan Region	66,665	26,369	26,166	106	329	276	276			17	
Smolensk Region	59,138	23,719	23,424	90	715	275	250			17	
Tambov Region	51,476	17,347	17,044	60	204	168	167			2	
Tver Region	76,942	30,676	30,576	640	740	593	593			44	
Tula Region	93,941	31,897	31,635	140	629	491	477			17	
Yaroslavl Region	75,129	26,511	26,273	266	341	233	219			21	
Moscow	1,064,421	355,500	347,896	7,541	149,955	64,029	61,614			11,815	

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
NORTH-WESTERN FEDERAL DISTRICT	1,132,829	435,670	426,783	3,179	28,656	14,620	14,404	2,337
Republic of Karelia	54,492	19,342	19,116	48	164	129	128	10
Republic of Komi	89,736	36,646	32,318	126	129	106	105	20
Arkhangelsk Region	95,993	39,106	38,728	141	344	277	270	78
Nenets Autonomous Area	4,944	2,512	2,500	0	1	1	1	0
Arkhangelsk Region, excluding Nenets Autonomous Area	91,049	36,594	36,228	141	343	276	269	78
Vologda Region	87,592	34,284	33,784	257	281	230	230	67
Kaliningrad Region	63,138	19,942	19,707	180	3,642	878	838	157
Leningrad Region	131,112	47,842	47,346	393	2,304	1,187	1,160	228
Murmansk Region	77,481	21,661	21,460	97	219	147	139	4
Novgorod Region	41,043	12,873	12,649	75	133	108	108	13
Pskov Region	35,985	11,431	11,189	32	106	91	90	5
Saint Petersburg	456,257	192,543	190,486	1,830	21,334	11,467	11,336	1,755
SOUTHERN FEDERAL DISTRICT	862,621	260,235	252,039	2,509	5,980	3,351	3,280	490
Republic of Adygeya (Adygeya)	24,256	4,994	4,818	47	105	87	87	6
Republic of Kalmykia	21,498	6,550	6,464	25	105	74	73	1
Krasnodar Territory	346,832	102,442	98,475	1,248	2,605	1,466	1,452	301
Astrakhan Region	67,521	20,491	20,106	89	167	107	107	20
Volgograd Region	137,435	44,919	44,289	465	651	459	459	46
Rostov Region	265,079	80,839	77,887	635	2,347	1,158	1,102	116
NORTH CAUCASIAN FEDERAL DISTRICT	286,706	81,477	79,093	947	1,993	1,474	1,383	325
Republic of Dagestan	32,417	10,123	10,037	268	304	228	220	0
Republic of Ingushetia	3,891	364	333	4	1	1	0	0
Kabardino-Balkar Republic	31,875	9,083	8,582	64	240	207	198	73
Karachay-Cherkess Republic	20,278	4,996	4,734	49	62	59	59	2
Republic of North Ossetia – Alania	30,917	9,090	8,816	162	253	219	196	56
Chechen Republic	15,926	1,262	1,261	20	197	9	4	0
Stavropol Territory	151,402	46,559	45,330	380	936	751	706	194

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
VOLGA FEDERAL DISTRICT	1,927,885	717,238	684,693	5,746	10,145	5,544	5,443	916
Republic of Bashkortostan	272,184	95,485	82,557	861	678	384	381	37
Mari El Republic	35,364	14,987	14,760	49	112	82	82	8
Republic of Mordovia	39,944	15,405	14,952	73	270	229	225	41
Republic of Tatarstan (Tatarstan)	258,467	90,228	88,054	638	1,575	291	290	16
Udmurt Republic	107,352	43,823	39,720	237	392	314	312	42
Chuvash Republic – Chuvashia	75,744	35,835	35,654	153	401	328	328	29
Perm Territory	207,118	75,908	68,966	1,113	1,117	678	645	201
Kirov Region	76,377	29,414	28,583	149	199	177	177	14
Nizhny Novgorod Region	203,083	77,640	75,841	606	1,238	736	710	152
Orenburg Region	142,927	51,278	50,482	314	318	255	255	36
Penza Region	71,510	25,674	25,050	62	341	275	269	37
Samara Region	218,575	81,616	80,926	966	2,478	1,077	1,053	222
Saratov Region	137,950	46,591	46,205	349	707	438	437	42
Ulyanovsk Region	81,290	33,354	32,943	176	319	280	279	39
URALS FEDERAL DISTRICT	1,235,059	512,374	477,026	4,559	3,696	2,291	2,239	381
Kurgan Region	66,309	26,163	24,063	170	59	48	48	0
Sverdlovsk Region	365,149	130,961	121,462	1,662	1,430	918	901	212
Tyumen Region	547,995	263,022	247,203	1,223	881	587	558	98
Khanty-Mansi Autonomous Area – Yugra	266,746	143,007	135,208	546	259	216	212	13
Yamal-Nenets Autonomous Area	93,975	49,236	45,880	170	144	105	101	63
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	187,274	70,779	66,115	507	478	266	245	22
Chelyabinsk Region	255,606	92,228	84,298	1,504	1,326	738	732	71
SIBERIAN FEDERAL DISTRICT	1,514,922	528,461	515,618	5,601	5,654	3,318	3,207	780
Altai Republic	12,804	1,942	1,932	52	6	0	0	0
Republic of Buryatia	82,809	21,399	21,143	297	73	50	50	12
Republic of Tuva	19,704	5,773	5,768	103	3	2	2	0
Republic of Khakassia	32,978	10,237	9,994	80	67	33	33	1
Altai Territory	142,700	42,662	42,347	438	402	330	326	126
Trans-Baikal Territory	84,800	27,176	26,859	192	53	44	44	0
Krasnoyarsk Territory	271,697	106,047	102,266	1,322	653	471	452	121

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Irkutsk Region	220,690	77,064	76,332	947	493	266	265	75
Kemerovo Region	193,529	57,353	55,699	598	1,495	389	388	74
Novosibirsk Region	233,153	98,712	96,828	948	1,339	1,032	1,011	290
Omsk Region	134,573	43,706	40,861	489	764	424	375	16
Tomsk Region	85,485	36,390	35,589	135	306	277	261	65
FAR-EASTERN FEDERAL DISTRICT	537,152	194,086	192,669	1,115	2,481	1,440	1,423	161
Republic of Sakha (Yakutia)	111,112	46,098	45,637	214	94	83	79	5
Kamchatka Territory	29,174	9,578	9,470	61	53	31	31	7
Primorye Territory	132,483	41,250	41,048	218	1,636	841	830	72
Khabarovsk Territory	114,818	44,454	44,296	342	475	308	308	39
Amur Region	68,357	24,351	24,121	183	101	95	94	38
Magadan Region	17,850	6,455	6,388	7	17	16	15	0
Sakhalin Region	48,117	16,537	16,445	72	83	46	46	0
Jewish Autonomous Region	11,005	3,702	3,616	14	16	15	15	0
Chukotka Autonomous Area	4,236	1,661	1,648	4	6	5	5	0
CRIMEA FEDERAL DISTRICT	7,443	346	344	0	440	9	2	1
Republic of Crimea	5,724	278	277	0	302	9	2	1
Sevastopol	1,719	68	67	0	138	0	0	0

Table 6.4.7

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

		31.10.2015											
1	volume of loans total, millions of rubles	including											
		housing loans					of which mortgage loans						
		number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of extended loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %
2		3	4	5	6	7	8	9	10				
THE RUSSIAN FEDERATION	4,577,550	539,961	884,612	173.4	13.59	526,672	869,945	174.8	13.58				
CENTRAL FEDERAL DISTRICT	1,524,860	122,775	260,899	171.2	13.51	121,308	255,399	174.0	13.50				
Belgorod Region	37,480	4,313	5,721	173.6	13.53	4,106	5,575	177.2	13.49				
Bryansk Region	23,786	4,261	5,429	174.3	13.45	4,225	5,369	175.7	13.44				
Vladimir Region	25,186	4,657	6,423	170.9	13.69	4,585	6,383	171.5	13.69				
Voronezh Region	52,377	8,752	12,123	184.9	13.36	8,695	12,093	185.2	13.36				
Ivanovo Region	21,611	3,489	4,741	168.2	13.68	3,450	4,723	168.6	13.67				
Kaluga Region	27,288	4,181	6,692	172.0	13.39	4,146	6,668	172.3	13.38				
Kostroma Region	16,120	2,980	3,341	160.0	13.69	2,945	3,315	161.0	13.68				
Kursk Region	26,700	3,814	5,013	178.5	13.44	3,750	4,980	179.1	13.42				
Lipetsk Region	28,468	4,024	5,070	182.4	13.44	3,955	5,046	183.0	13.41				
Moscow Region	333,425	30,690	79,472	173.6	13.42	30,439	78,570	174.6	13.41				
Orel Region	17,293	2,979	3,840	175.6	13.37	2,956	3,830	175.9	13.37				
Ryazan Region	24,916	4,838	6,563	173.8	13.46	4,781	6,534	174.3	13.45				
Smolensk Region	22,222	3,529	5,190	178.4	13.58	3,508	5,164	179.1	13.58				
Tambov Region	20,532	3,098	4,399	176.8	13.35	3,060	4,373	177.3	13.34				
Tver Region	28,062	4,445	6,706	177.7	13.62	4,410	6,686	178.0	13.61				
Tula Region	37,256	5,367	7,916	173.1	13.71	5,342	7,899	173.2	13.71				
Yaroslavl Region	32,574	5,153	6,638	164.6	13.53	5,084	6,599	165.2	13.52				
Moscow	749,564	22,205	85,622	165.0	13.59	21,871	81,592	171.5	13.57				

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	545,163	64,933	112,431	168.2	13.44	64,324	111,947	168.5	13.42
Republic of Karelia	21,992	2,788	4,054	166.4	13.55	2,771	4,048	166.6	13.54
Republic of Komi	38,101	4,838	7,900	175.6	13.76	4,820	7,888	175.6	13.75
Arkhangelsk Region	39,702	6,603	9,926	159.8	13.85	6,536	9,901	160.1	13.84
Nenets Autonomous Area	1,496	106	269	149.5	14.48	106	269	149.5	14.48
Arkhangelsk Region, excluding Nenets Autonomous Area	38,206	6,497	9,657	160.1	13.83	6,430	9,632	160.4	13.82
Vologda Region	34,604	6,289	7,569	171.5	13.61	6,091	7,467	173.1	13.57
Kaliningrad Region	29,539	3,240	5,220	176.5	13.11	3,219	5,169	176.7	13.07
Leningrad Region	57,125	7,179	12,672	169.6	13.40	7,122	12,577	169.9	13.37
Murmansk Region	36,933	3,912	6,447	155.8	13.37	3,911	6,446	155.8	13.37
Novgorod Region	17,884	2,216	3,057	167.2	13.68	2,166	3,039	167.8	13.67
Pskov Region	16,841	2,292	3,078	164.5	13.22	2,193	3,036	166.7	13.21
Saint Petersburg	252,442	25,576	52,508	168.9	13.33	25,495	52,376	169.1	13.32
SOUTHERN FEDERAL DISTRICT	343,560	41,384	60,379	181.1	13.50	39,888	59,723	182.5	13.48
Republic of Adygeya (Adygeya)	12,953	985	1,453	179.8	13.71	979	1,432	182.0	13.69
Republic of Kalmykia	7,337	861	1,370	189.5	13.79	859	1,366	190.1	13.79
Krasnodar Territory	137,447	15,080	22,677	181.7	13.41	14,405	22,345	183.7	13.37
Astrakhan Region	25,360	3,367	4,913	187.8	13.51	3,335	4,895	188.3	13.50
Volgograd Region	55,408	8,203	11,041	175.8	13.58	8,176	11,015	176.0	13.58
Rostov Region	105,055	12,888	18,925	181.3	13.53	12,134	18,670	182.9	13.52
NORTH CAUCASIAN FEDERAL DISTRICT	104,999	12,667	19,371	183.7	13.64	12,602	19,303	184.2	13.64
Republic of Dagestan	13,297	1,336	2,462	183.8	13.06	1,329	2,453	184.3	13.06
Republic of Ingushetia	966	54	94	173.5	12.90	54	94	173.5	12.90
Kabardino-Balkar Republic	11,027	1,054	1,682	191.8	13.76	1,042	1,674	192.4	13.75
Karachay-Cherkess Republic	6,691	671	1,380	165.6	13.82	671	1,380	165.6	13.82
Republic of North Ossetia – Alania	11,842	1,329	2,241	186.2	13.93	1,329	2,241	186.2	13.93
Chechen Republic	4,859	275	481	179.2	14.46	274	471	183.0	14.46
Stavropol Territory	56,317	7,948	11,031	184.5	13.64	7,903	10,990	185.0	13.64

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	781,450	135,725	175,827	172.4	13.68	130,885	172,498	173.6	13.66
Republic of Bashkortostan	108,877	18,143	23,159	165.9	13.91	15,439	21,086	168.5	13.86
Mari El Republic	12,813	2,973	3,810	177.5	13.56	2,949	3,800	177.7	13.56
Republic of Mordovia	13,818	2,828	3,767	175.5	13.58	2,686	3,712	177.6	13.55
Republic of Tatarstan (Tatarstan)	102,234	22,834	28,361	154.8	13.94	22,285	27,991	156.1	13.92
Udmurt Republic	47,200	8,869	10,311	172.7	13.59	8,632	10,208	173.5	13.57
Chuvash Republic – Chuvashia	25,862	6,823	8,898	186.0	13.45	6,720	8,871	186.3	13.45
Perm Territory	76,260	11,886	15,702	176.2	13.70	11,773	15,659	176.5	13.69
Kirov Region	27,878	6,139	7,335	181.1	13.52	6,051	7,300	181.5	13.51
Nizhny Novgorod Region	109,657	12,522	18,152	174.6	13.71	12,303	18,052	175.1	13.69
Orenburg Region	53,378	9,568	12,588	187.3	13.23	9,156	12,411	189.4	13.20
Penza Region	28,062	4,492	6,064	180.3	13.40	4,443	6,043	180.7	13.39
Samara Region	93,170	14,196	19,230	173.4	13.72	14,106	19,050	174.4	13.71
Saratov Region	52,999	7,807	10,739	181.5	13.72	7,767	10,693	182.1	13.71
Ulyanovsk Region	29,242	6,645	7,711	169.5	13.59	6,575	7,622	170.8	13.57
URALS FEDERAL DISTRICT	478,656	64,373	105,521	180.5	13.59	60,895	101,752	181.4	13.58
Kurgan Region	32,526	5,521	10,826	178.2	13.03	5,166	10,490	176.9	13.03
Sverdlovsk Region	151,583	16,651	26,688	181.4	13.71	16,098	25,882	182.0	13.70
Tyumen Region	194,130	23,994	47,667	191.6	13.58	23,038	46,357	192.2	13.56
Khanty-Mansi Autonomous Area – Yugra	85,512	10,601	22,336	189.5	13.51	10,276	21,714	189.7	13.50
Yamal-Nenets Autonomous Area	35,341	3,685	8,892	193.7	13.80	3,553	8,649	194.5	13.77
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	73,277	9,708	16,439	193.4	13.55	9,209	15,994	194.5	13.53
Chelyabinsk Region	100,417	18,207	20,340	154.7	13.82	16,593	19,023	156.9	13.80
SIBERIAN FEDERAL DISTRICT	569,998	75,206	106,435	173.8	13.82	74,203	105,761	174.2	13.81
Altai Republic	5,281	514	590	175.0	14.33	509	587	175.6	14.31
Republic of Buryatia	27,548	2,526	3,644	172.2	13.73	2,504	3,633	172.6	13.72
Republic of Tuva	5,433	518	991	186.1	14.64	518	991	186.1	14.64
Republic of Khakassia	10,859	1,827	2,746	164.9	13.82	1,815	2,742	165.0	13.82
Altai Territory	55,198	8,415	10,000	174.4	13.88	8,332	9,963	174.8	13.86
Trans-Baikal Territory	27,130	3,102	4,978	174.2	13.91	3,089	4,970	174.3	13.90
Krasnoyarsk Territory	100,087	13,534	19,933	170.6	13.79	13,414	19,876	170.7	13.79

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Irkutsk Region	82,644	10,456	14,801	165.3	13.90	10,346	14,734	165.7	13.89
Kemerovo Region	74,492	10,066	12,849	164.9	14.03	9,913	12,773	165.5	14.02
Novosibirsk Region	94,301	12,348	19,750	184.8	13.63	12,247	19,697	185.2	13.62
Omsk Region	54,236	7,463	9,678	182.4	13.82	7,120	9,338	183.1	13.83
Tomsk Region	32,789	4,437	6,475	176.0	13.70	4,396	6,457	176.3	13.69
FAR-EASTERN FEDERAL DISTRICT	220,662	22,769	43,481	170.4	13.73	22,440	43,295	170.9	13.70
Republic of Sakha (Yakutia)	39,757	5,168	10,865	174.1	13.91	4,908	10,753	175.7	13.79
Kamchatka Territory	14,215	1,227	2,498	159.6	13.74	1,211	2,470	160.9	13.72
Primorye Territory	57,462	5,455	9,789	165.9	13.76	5,439	9,773	166.0	13.76
Khabarovsk Territory	47,267	5,033	9,269	175.3	13.54	5,030	9,263	175.3	13.54
Amur Region	28,532	2,586	4,274	175.5	13.49	2,574	4,268	175.6	13.48
Magadan Region	7,886	907	1,856	164.5	13.96	896	1,848	164.7	13.94
Sakhalin Region	19,872	1,675	3,677	166.0	13.83	1,666	3,668	166.3	13.82
Jewish Autonomous Region	3,981	490	754	169.4	13.70	490	754	169.4	13.70
Chukotka Autonomous Area	1,690	228	499	151.6	13.65	226	498	151.9	13.63
CRIMEA FEDERAL DISTRICT	8,202	129	268	192.7	12.80	127	267	193.3	12.80
Republic of Crimea	6,243	100	217	195.6	12.91	100	217	195.6	12.91
Sevastopol	1,959	29	51	180.6	12.27	27	50	183.6	12.25

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

	31.10.2015										
	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, %	number of extended loans, units	weighted average maturity, months	weighted average interest rate, %
1	2	4	5	6	7	8	9	10			
THE RUSSIAN FEDERATION	75,765	4,344	44.5	10.09	85	2,875	52.6	9.86			
CENTRAL FEDERAL DISTRICT	64,761	4,187	44.5	10.08	74	2,736	52.8	9.85			
Belgorod Region	88	74	24.0	14.00	0	0	0.0	0.00			
Bryansk Region	48	0	0.0	0.00	0	0	0.0	0.00			
Vladimir Region	35	0	0.0	0.00	0	0	0.0	0.00			
Voronezh Region	271	5	147.1	12.00	1	5	147.1	12.00			
Ivanovo Region	825	2	152.2	7.90	1	2	152.2	7.90			
Kaluga Region	98	0	0.0	0.00	0	0	0.0	0.00			
Kostroma Region	7	0	0.0	0.00	0	0	0.0	0.00			
Kursk Region	25	0	0.0	0.00	0	0	0.0	0.00			
Lipetsk Region	18	0	0.0	0.00	0	0	0.0	0.00			
Moscow Region	5,777	910	48.8	9.03	23	705	45.6	9.57			
Orel Region	17	0	0.0	0.00	0	0	0.0	0.00			
Ryazan Region	22	0	0.0	0.00	0	0	0.0	0.00			
Smolensk Region	75	0	0.0	0.00	0	0	0.0	0.00			
Tambov Region	38	7	242.2	9.00	1	7	242.2	9.00			
Tver Region	63	0	0.0	0.00	0	0	0.0	0.00			
Tula Region	52	0	0.0	0.00	0	0	0.0	0.00			
Yaroslavl Region	50	0	0.0	0.00	0	0	0.0	0.00			
Moscow	57,252	3,189	43.1	10.38	48	2,017	54.4	9.93			

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	6,563	5	31	141.3	10.90	5	31	141.3	10.90
Republic of Karelia	22	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	25	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	25	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	40	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	206	1	4	122.0	8.00	1	4	122.0	8.00
Leningrad Region	1,280	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	28	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	10	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	5	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	4,943	4	27	144.3	11.28	4	27	144.3	11.28
SOUTHERN FEDERAL DISTRICT	834	2	66	14.4	9.00	2	66	14.4	9.00
Republic of Adygeya (Adygeya)	9	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	10	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	290	1	2	110.0	9.00	1	2	110.0	9.00
Astrakhan Region	54	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	162	1	64	11.6	9.00	1	64	11.6	9.00
Rostov Region	309	0	0	0.0	0.00	0	0	0.0	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	297	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Dagestan	53	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	6	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	11	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	144	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	82	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	1,741	4	57	25.3	9.36	3	39	33.0	8.84
Republic of Bashkortostan	110	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	68	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)	310	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	54	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia	28	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	100	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	310	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	47	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	35	1	4	242.0	8.00	1	4	242.0	8.00
Samara Region	546	2	51	5.9	12.70	1	33	4.3	11.70
Saratov Region	85	1	2	122.0	10.30	1	2	122.0	10.30
Ulyanovsk Region	18	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	509	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	5	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	347	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	67	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area – Yugra	19	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	17	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	31	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	90	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	565	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	14	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tuva	0	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Khakassia	5	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	39	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	10	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	78	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	51	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region	71	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	180	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	89	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	27	0	0	0.0	0.00	0	0	0.0	0.00
FAR-EASTERN FEDERAL DISTRICT	476	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	18	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	368	1	3	12.0	16.00	1	3	12.0	16.00
Khabarovsk Territory	62	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	4	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	4	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	19	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	2	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

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			
	2	3	4	5
January	February	March	April	
THE RUSSIAN FEDERATION	1,925.48	2,267.64	2,875.33	4,089.70
CENTRAL FEDERAL DISTRICT	1,075.51	1,256.22	1,662.32	2,296.64
Belgorod Region	3.01	4.00	6.46	4.97
Bryansk Region	1.87	1.28	1.36	2.25
Vladimir Region	9.13	9.77	12.22	14.24
Voronezh Region	17.88	16.90	16.25	27.22
Ivanovo Region	3.89	3.60	4.94	8.22
Kaluga Region	8.19	6.68	7.08	11.82
Kostroma Region	1.43	1.59	1.94	2.78
Kursk Region	1.63	1.71	2.03	2.33
Lipetsk Region	1.91	2.40	2.80	4.38
Moscow Region	29.45	25.60	31.46	45.28
Orel Region	2.27	3.23	3.41	6.15
Ryazan Region	9.49	12.64	17.20	25.39
Smolensk Region	3.23	4.75	4.37	5.43
Tambov Region	1.43	1.56	2.07	1.87
Tver Region	3.93	3.22	4.11	5.99
Tula Region	5.50	8.38	10.77	18.65
Yaroslavl Region	6.29	6.88	8.88	12.23
Moscow	964.98	1,142.03	1,524.96	2,097.44
NORTH-WESTERN FEDERAL DISTRICT	266.00	366.45	432.08	596.81
Republic of Karelia	1.52	1.30	1.63	2.89
Republic of Komi	1.71	1.51	2.01	3.02
Arkhangelsk Region	3.04	1.84	2.01	3.92
Nenets Autonomous Area	0.03	0.02	0.06	0.10
Arkhangelsk Region, excluding Nenets Autonomous Area	3.01	1.82	1.95	3.82
Vologda Region	4.48	5.74	6.77	12.25
Kaliningrad Region	12.92	18.62	13.54	26.85
Leningrad Region	49.58	66.12	86.40	105.05
Murmansk Region	3.68	3.33	3.57	7.62
Novgorod Region	1.73	1.42	1.63	1.99
Pskov Region	1.48	1.30	1.79	2.65
Saint Petersburg	185.86	265.28	312.76	430.58
SOUTHERN FEDERAL DISTRICT	88.54	91.69	108.88	176.05
Republic of Adygeya (Adygeya)	1.45	1.82	1.78	2.53
Republic of Kalmykia	0.25	0.21	0.21	0.33
Krasnodar Territory	40.55	40.11	46.24	78.13
Astrakhan Region	3.58	3.10	2.94	4.81
Volgograd Region	8.11	8.61	10.37	14.48
Rostov Region	34.60	37.85	47.34	75.78
NORTH CAUCASIAN FEDERAL DISTRICT	26.37	36.74	45.56	83.09
Republic of Daghestan	2.61	2.67	3.14	4.99
Republic of Ingushetia	0.71	0.48	0.51	2.43
Kabardino-Balkar Republic	1.96	1.62	3.08	5.19
Karachay-Cherkess Republic	1.47	1.15	1.89	2.06

Table 6.5.1 (end)
(millions of US dollars)

1	2	3	4	5
Republic of North Ossetia – Alania	3.33	3.00	4.82	11.55
Chechen Republic	0.04	0.77	0.50	1.54
Stavropol Territory	16.24	27.05	31.63	55.32
VOLGA FEDERAL DISTRICT	155.46	166.24	194.91	297.71
Republic of Bashkortostan	15.21	15.20	16.72	26.36
Mari El Republic	0.93	0.98	1.12	1.78
Republic of Mordovia	0.96	0.90	0.96	1.31
Republic of Tatarstan (Tatarstan)	29.30	29.23	37.64	52.63
Udmurt Republic	5.00	7.09	8.78	16.22
Chuvash Republic – Chuvashia	1.19	1.55	1.90	7.27
Perm Territory	12.08	10.82	12.76	18.49
Kirov Region	3.66	4.13	4.76	7.42
Nizhny Novgorod Region	24.99	25.89	30.80	43.51
Orenburg Region	5.54	5.51	5.52	8.53
Penza Region	2.14	1.67	2.15	3.43
Samara Region	27.41	28.34	33.39	56.47
Saratov Region	13.44	17.57	17.84	25.82
Ulyanovsk Region	13.60	17.35	20.57	28.48
URALS FEDERAL DISTRICT	103.94	116.26	141.50	196.14
Kurgan Region	1.85	1.53	1.97	2.67
Sverdlovsk Region	54.99	59.36	76.87	104.72
Tyumen Region	22.61	29.79	34.86	49.27
Khanty-Mansi Autonomous Area – Yugra	9.82	12.38	15.59	24.08
Yamal-Nenets Autonomous Area	2.14	2.19	3.73	5.40
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	10.65	15.23	15.53	19.79
Chelyabinsk Region	24.50	25.58	27.80	39.48
SIBERIAN FEDERAL DISTRICT	109.40	127.74	149.20	222.23
Altai Republic	0.27	0.20	0.15	0.22
Republic of Buryatia	7.61	7.90	15.47	28.24
Republic of Tuva	0.06	0.06	0.07	0.08
Republic of Khakassia	0.91	0.96	1.38	1.98
Altai Territory	3.89	3.36	3.15	4.98
Trans-Baikal Territory	1.66	0.94	0.91	1.62
Krasnoyarsk Territory	16.88	22.07	24.87	35.75
Irkutsk Region	9.54	10.38	10.39	13.13
Kemerovo Region	4.17	4.34	4.57	8.00
Novosibirsk Region	50.70	58.42	66.40	100.58
Omsk Region	9.96	13.99	17.26	19.59
Tomsk Region	3.77	5.12	4.58	8.08
FAR-EASTERN FEDERAL DISTRICT	87.53	93.33	123.71	184.80
Republic of Sakha (Yakutia)	2.47	1.69	1.83	2.96
Kamchatka Territory	2.35	2.91	3.95	5.97
Primorye Territory	45.81	49.96	69.64	102.93
Khabarovsk Territory	17.37	17.09	20.44	23.15
Amur Region	13.51	12.54	18.60	38.76
Magadan Region	0.90	1.01	0.95	1.54
Sakhalin Region	4.95	7.94	8.10	9.32
Jewish Autonomous Region	0.11	0.06	0.10	0.1
Chukotka Autonomous Area	0.06	0.14	0.10	0.07
CRIMEA FEDERAL DISTRICT	12.11	11.15	11.12	26.52
Republic of Crimea	9.57	7.75	7.51	19.19
Sevastopol	2.54	3.40	3.61	7.33

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			
	January 2	February 3	March 4	April 5
THE RUSSIAN FEDERATION	2,035.33	2,456.43	2,612.10	2,476.70
CENTRAL FEDERAL DISTRICT	914.79	1,122.02	1,247.43	1,203.18
Belgorod Region	3.46	4.49	4.05	4.33
Bryansk Region	3.36	2.78	3.00	3.07
Vladimir Region	11.23	12.59	22.02	14.55
Voronezh Region	17.31	20.73	22.52	21.18
Ivanovo Region	2.66	3.63	4.58	4.53
Kaluga Region	11.39	13.36	10.59	10.30
Kostroma Region	1.55	2.69	2.61	2.70
Kursk Region	2.30	3.29	4.14	3.47
Lipetsk Region	4.27	4.23	4.03	4.58
Moscow Region	32.28	34.41	38.81	38.20
Orel Region	2.87	2.93	3.48	3.36
Ryazan Region	7.81	12.53	14.01	13.22
Smolensk Region	5.14	6.25	6.15	5.00
Tambov Region	1.71	1.51	1.60	2.49
Tver Region	3.82	4.20	4.57	4.27
Tula Region	9.11	10.15	9.84	9.93
Yaroslavl Region	6.43	7.56	8.88	7.59
Moscow	788.12	974.70	1,082.55	1,050.42
NORTH-WESTERN FEDERAL DISTRICT	298.89	348.00	402.01	405.17
Republic of Karelia	3.47	3.75	3.37	2.55
Republic of Komi	1.15	1.44	1.57	1.95
Arkhangelsk Region	2.90	3.78	4.42	5.11
Nenets Autonomous Area	0.04	0.04	0.02	0.03
Arkhangelsk Region, excluding Nenets Autonomous Area	2.86	3.75	4.40	5.08
Vologda Region	4.19	6.44	5.84	6.02
Kaliningrad Region	32.15	36.97	35.49	32.05
Leningrad Region	43.51	60.90	77.79	85.44
Murmansk Region	4.76	4.37	4.24	4.40
Novgorod Region	2.04	1.97	1.87	1.84
Pskov Region	3.73	3.87	3.89	3.62
Saint Petersburg	201.00	224.52	263.54	262.19
SOUTHERN FEDERAL DISTRICT	145.81	184.83	197.34	181.29
Republic of Adygeya (Adygeya)	2.36	2.72	3.04	2.75
Republic of Kalmykia	0.74	0.67	0.49	0.58
Krasnodar Territory	68.73	89.31	104.86	93.77
Astrakhan Region	21.77	23.03	12.57	8.33
Volgograd Region	12.97	16.19	16.42	15.25
Rostov Region	39.26	52.90	59.96	60.63
NORTH CAUCASIAN FEDERAL DISTRICT	28.55	35.05	27.29	31.80
Republic of Daghestan	2.53	3.26	1.87	1.91
Republic of Ingushetia	1.35	1.19	0.10	0.58
Kabardino-Balkar Republic	2.24	2.34	2.05	2.81
Karachay-Cherkess Republic	0.94	1.54	1.46	1.59

Table 6.5.2 (end)
(millions of US dollars)

1	2	3	4	5
Republic of North Ossetia – Alania	4.94	3.96	2.70	2.88
Chechen Republic	0.07	0.17	0.09	0.19
Stavropol Territory	16.47	22.59	19.03	21.84
VOLGA FEDERAL DISTRICT	200.18	246.64	243.96	210.43
Republic of Bashkortostan	22.04	25.22	20.91	19.14
Mari El Republic	1.43	1.32	1.38	1.57
Republic of Mordovia	1.14	1.73	1.78	1.56
Republic of Tatarstan (Tatarstan)	26.18	33.86	36.01	32.26
Udmurt Republic	6.77	9.22	8.11	6.81
Chuvash Republic – Chuvashia	2.09	2.19	1.98	2.79
Perm Territory	9.97	11.52	14.12	11.02
Kirov Region	3.57	4.74	5.16	4.27
Nizhny Novgorod Region	25.80	29.14	32.04	27.11
Orenburg Region	21.86	28.31	22.23	13.85
Penza Region	2.17	2.87	2.68	2.74
Samara Region	41.03	47.61	49.76	44.80
Saratov Region	18.88	21.08	18.81	18.19
Ulyanovsk Region	17.24	27.86	28.99	24.32
URALS FEDERAL DISTRICT	150.12	172.62	156.44	126.78
Kurgan Region	3.74	3.00	2.08	1.73
Sverdlovsk Region	68.25	76.75	74.61	58.38
Tyumen Region	18.24	24.49	26.24	27.36
Khanty-Mansi Autonomous Area – Yugra	6.24	9.64	9.72	10.71
Yamal-Nenets Autonomous Area	1.20	1.78	2.21	2.27
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	10.80	13.07	14.31	14.39
Chelyabinsk Region	59.89	68.38	53.50	39.31
SIBERIAN FEDERAL DISTRICT	185.91	209.10	178.18	147.19
Altai Republic	0.51	0.63	0.62	0.39
Republic of Buryatia	11.64	9.23	13.84	13.53
Republic of Tuva	0.09	0.09	0.06	0.03
Republic of Khakassia	1.08	0.91	1.19	1.25
Altai Territory	10.42	9.98	6.96	5.09
Trans-Baikal Territory	1.85	1.59	1.70	1.27
Krasnoyarsk Territory	19.04	22.40	20.66	15.99
Irkutsk Region	8.49	9.37	8.84	8.02
Kemerovo Region	6.48	7.25	6.28	5.74
Novosibirsk Region	98.48	110.09	89.29	72.20
Omsk Region	22.76	32.61	23.03	19.62
Tomsk Region	5.09	4.96	5.71	4.08
FAR-EASTERN FEDERAL DISTRICT	95.85	117.06	124.43	137.23
Republic of Sakha (Yakutia)	1.96	2.64	2.41	1.84
Kamchatka Territory	2.06	2.02	3.42	3.24
Primorye Territory	57.56	74.70	77.19	88.79
Khabarovsk Territory	16.23	22.14	18.48	21.00
Amur Region	7.98	5.38	13.33	13.59
Magadan Region	2.11	1.81	1.60	1.56
Sakhalin Region	7.04	7.48	7.74	6.93
Jewish Autonomous Region	0.82	0.84	0.24	0.22
Chukotka Autonomous Area	0.11	0.06	0.03	0.05
CRIMEA FEDERAL DISTRICT	13.09	18.34	34.21	32.74
Republic of Crimea	8.38	13.44	25.16	23.01
Sevastopol	4.72	4.90	9.05	9.73

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

Table 6.6.1

Insurers' Premiums and Payoffs

(millions of rubles)

	January–March 2015		January–June 2015	
	insurance premiums	payoffs	insurance premiums	payoffs
	1	2	3	4
THE RUSSIAN FEDERATION	266,371.7	112,875.5	517,754.5	236,537.8
CENTRAL FEDERAL DISTRICT	166,003.0	63,046.9	306,986.7	133,011.3
Belgorod Region	1,075.2	464.4	2,348.6	1,028.3
Bryansk Region	691.1	310.5	1,473.4	689.5
Vladimir Region	993.8	589.6	2,387.4	1,209.9
Voronezh Region	1,704.9	851.6	3,684.6	1,722.7
Ivanovo Region	616.4	384.8	1,383.6	798.3
Kaluga Region	769.0	498.9	1,697.1	916.4
Kostroma Region	365.5	174.5	871.3	365.5
Kursk Region	728.7	315.3	1,633.3	653.5
Lipetsk Region	727.3	395.3	1,676.0	826.4
Moscow Region	6,042.2	2,631.1	13,896.2	5,576.3
Orel Region	339.9	180.4	881.9	370.0
Ryazan Region	943.2	506.8	2,000.2	1,122.6
Smolensk Region	775.7	349.8	1,664.3	747.0
Tambov Region	495.6	266.3	1,309.7	603.3
Tver Region	785.3	439.3	1,927.4	935.9
Tula Region	996.1	522.2	2,332.3	1,031.7
Yaroslavl Region	1,221.6	772.0	2,702.2	1,554.9
Moscow	146,726.0	53,393.8	263,106.1	112,858.9
NORTH-WESTERN FEDERAL DISTRICT	24,851.1	12,636.1	51,607.2	26,089.8
Republic of Karelia	521.1	282.3	1,181.5	581.5
Republic of Komi	1,112.2	383.9	1,879.1	777.6
Arkhangelsk Region	998.8	561.9	2,009.1	1,165.5
Nenets Autonomous Area	21.2	11.5	43.5	16.7
Arkhangelsk Region, excluding Nenets Autonomous Area	977.6	550.5	1,965.6	1,148.9
Vologda Region	1,471.5	731.7	2,998.9	1,474.9
Kaliningrad Region	758.4	421.6	1,719.0	814.3
Leningrad Region	1,178.4	307.1	2,352.8	690.6
Murmansk Region	890.8	401.5	1,668.8	988.9
Novgorod Region	468.9	276.9	986.7	519.9
Pskov Region	363.9	160.3	827.0	343.2
Saint Petersburg	17,087.2	9,109.0	35,984.2	18,733.5
SOUTHERN FEDERAL DISTRICT	10,144.9	5,020.5	21,199.5	10,461.1
Republic of Adygeya (Adygeya)	126.9	81.5	305.2	167.4
Republic of Kalmykia	53.1	44.0	154.6	73.0
Krasnodar Territory	4,446.8	2,281.6	10,070.2	5,058.9
Astrakhan Region	1,149.3	337.7	1,912.4	707.2
Volgograd Region	1,651.4	810.7	3,353.0	1,788.6
Rostov Region	2,717.2	1,465.0	5,404.0	2,666.0
NORTH CAUCASIAN FEDERAL DISTRICT	2,423.2	1,240.3	5,698.1	3,035.8
Republic of Daghestan	273.8	145.6	764.1	308.7
Republic of Ingushetia	52.6	20.2	137.5	51.1
Kabardino-Balkar Republic	182.4	90.1	452.4	196.0
Karachay-Cherkess Republic	107.4	66.1	252.6	158.0
Republic of North Ossetia – Alania	132.6	45.0	303.3	95.6
Chechen Republic	111.5	57.2	271.3	99.4
Stavropol Territory	1,563.0	816.2	3,516.9	2,126.9

Table 6.6.1 (end)
(millions of rubles)

	1	2	3	4
VOLGA FEDERAL DISTRICT	28,453.5	14,408.1	58,757.9	29,517.0
Republic of Bashkortostan	2,970.8	1,686.9	6,642.8	3,579.8
Mari El Republic	385.1	190.5	930.6	407.7
Republic of Mordovia	447.4	228.7	1,020.9	473.0
Republic of Tatarstan (Tatarstan)	6,627.2	2,736.8	12,388.3	6,104.9
Udmurt Republic	1,156.9	637.5	2,720.0	1,271.3
Chuvash Republic – Chuvashia	825.9	459.2	1,844.3	880.8
Perm Territory	2,928.7	1,339.2	5,560.0	2,733.5
Kirov Region	932.5	501.5	1,994.6	979.1
Nizhny Novgorod Region	3,646.7	2,128.0	7,558.6	4,235.8
Orenburg Region	1,747.3	773.2	3,431.0	1,540.2
Penza Region	739.9	360.0	1,687.7	754.0
Samara Region	3,399.5	1,946.1	7,744.2	3,858.8
Saratov Region	1,865.2	960.8	3,557.1	1,882.2
Ulyanovsk Region	780.4	459.7	1,677.8	815.8
URALS FEDERAL DISTRICT	16,321.2	7,642.3	32,284.6	15,859.8
Kurgan Region	398.3	234.6	1,024.0	449.4
Sverdlovsk Region	4,645.5	2,408.4	9,973.1	4,938.3
Tyumen Region	7,881.0	3,019.8	14,225.1	6,348.2
Khanty-Mansi Autonomous Area – Yugra	4,705.9	1,467.1	7,512.7	3,192.1
Yamal-Nenets Autonomous Area	971.3	304.6	1,737.5	695.6
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	2,203.8	1,248.2	4,974.9	2,460.6
Chelyabinsk Region	3,396.4	1,979.5	7,062.4	4,123.9
SIBERIAN FEDERAL DISTRICT	13,239.7	6,919.8	30,050.1	14,214.5
Altai Republic	95.6	18.4	243.8	41.5
Republic of Buryatia	366.2	178.1	877.1	398.5
Republic of Tuva	57.5	30.0	130.7	65.5
Republic of Khakassia	237.2	123.0	572.6	284.0
Altai Territory	1,036.2	511.8	2,491.6	1,081.5
Trans-Baikal Territory	512.7	121.3	967.6	283.8
Krasnoyarsk Territory	2,142.9	1,205.0	4,763.7	2,480.4
Irkutsk Region	2,084.0	1,168.1	4,873.9	2,352.1
Kemerovo Region	1,956.6	1,159.8	4,475.3	2,380.0
Novosibirsk Region	2,523.7	1,324.1	5,782.8	2,653.8
Omsk Region	1,326.4	645.7	2,975.6	1,332.0
Tomsk Region	900.7	434.6	1,895.3	861.4
FAR-EASTERN FEDERAL DISTRICT	4,861.7	1,955.7	10,936.9	4,334.7
Republic of Sakha (Yakutia)	671.2	244.5	1,584.5	657.4
Kamchatka Territory	170.2	50.5	367.9	127.3
Primorye Territory	1,703.1	688.3	3,657.0	1,553.0
Khabarovsk Territory	1,315.1	589.5	2,954.9	1,208.9
Amur Region	394.8	184.0	993.4	381.2
Magadan Region	138.2	31.8	267.6	72.9
Sakhalin Region	400.0	144.4	955.7	285.7
Jewish Autonomous Region	56.1	21.2	131.3	43.7
Chukotka Autonomous Area	12.9	1.6	24.7	4.6
CRIMEA FEDERAL DISTRICT	73.4	5.8	233.5	13.8
Republic of Crimea	54.7	3.3	183.5	8.0
Sevastopol	18.7	2.5	50.0	5.8

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

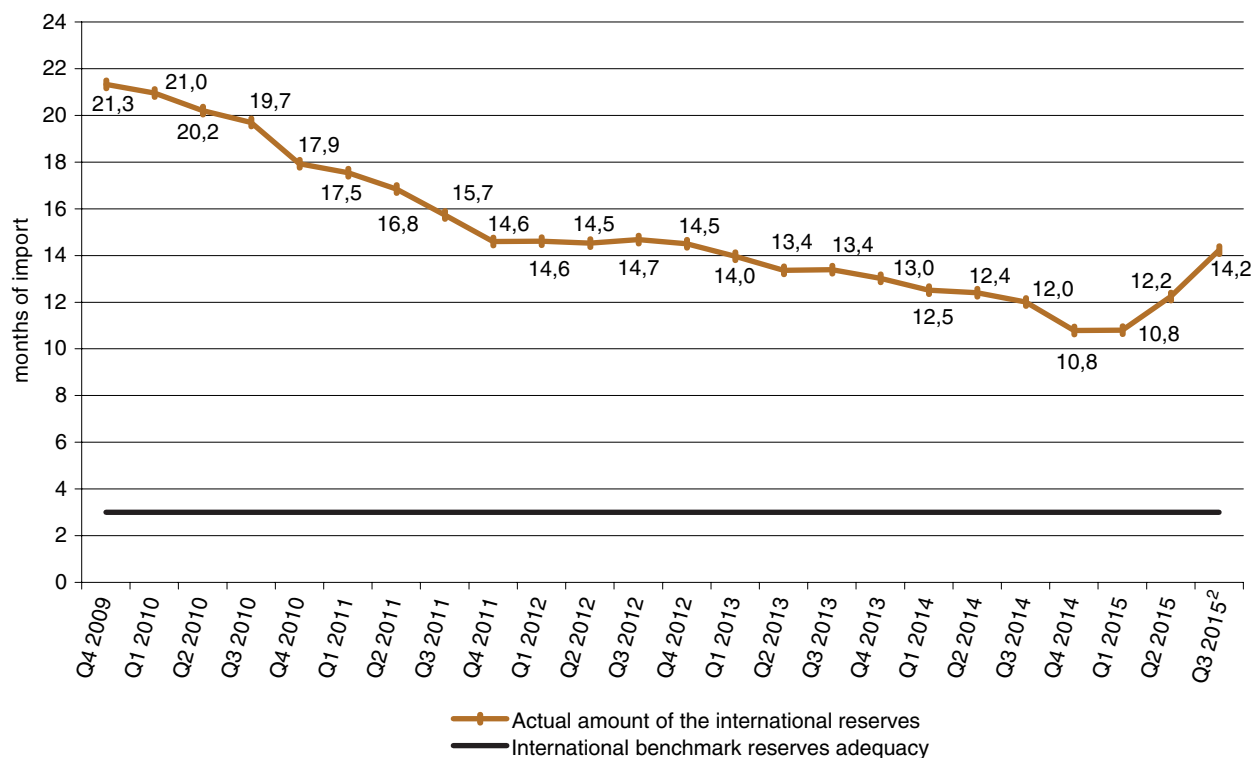
	Q2 2015						
	number of participants, persons	pension reserves – total, millions of rubles	number of insured participants, persons	pension savings (market value), millions of rubles	payments of pension benefits under non-governmental pension provision, millions of rubles	pension contributions – total, millions of rubles	number of participants receiving pensions, persons
	1	2	3	4	5	6	7
THE RUSSIAN FEDERATION	6,293,366	958,187.5	28,135,454	1,700,728.1	24,296.1	43,678.1	1,587,318
CENTRAL FEDERAL DISTRICT	5,006,281	894,340.4	23,528,873	1,487,580.8	21,114.2	39,872.2	1,211,645
Belgorod Region	–	–	–	–	–	–	–
Bryansk Region	–	–	–	–	–	–	–
Vladimir Region	–	–	–	–	–	–	–
Voronezh Region	–	–	–	–	–	–	–
Ivanovo Region	–	–	–	–	–	–	–
Kaluga Region	–	–	–	–	–	–	–
Kostroma Region	–	–	–	–	–	–	–
Kursk Region	–	–	–	–	–	–	–
Lipetsk Region	32,153	2,712.9	112,623	6,568.5	71.4	155.4	4,524
Moscow Region	20,591	370.1	8,545	768.5	3.3	-0.4	239
Orel Region	–	–	–	–	–	–	–
Ryazan Region	–	–	–	–	–	–	–
Smolensk Region	–	–	–	–	–	–	–
Tambov Region	–	–	–	–	–	–	–
Tver Region	663	27.2	–	–	2.4	51.0	525
Tula Region	–	–	–	–	–	–	–
Yaroslavl Region	–	–	–	–	–	–	–
Moscow	4,952,874	891,230.2	23,407,705	1,480,243.7	21,037.1	39,666.2	1,206,357
NORTH-WESTERN FEDERAL DISTRICT	244,207	6,741.5	3,482,942	149,908.1	261.0	107.9	35,412
Republic of Karelia	–	–	–	–	–	–	–
Republic of Komi	–	–	–	–	–	–	–
Arkhangelsk Region	–	–	–	–	–	–	–
Nenets Autonomous Area	–	–	–	–	–	–	–
Arkhangelsk Region, excluding Nenets Autonomous Area	–	–	–	–	–	–	–
Vologda Region	143,687	4,161.5	1,362,734	60,368.0	158.1	45.2	25,434
Kaliningrad Region	–	–	–	–	–	–	–

Table 6.6.2 (cont.)

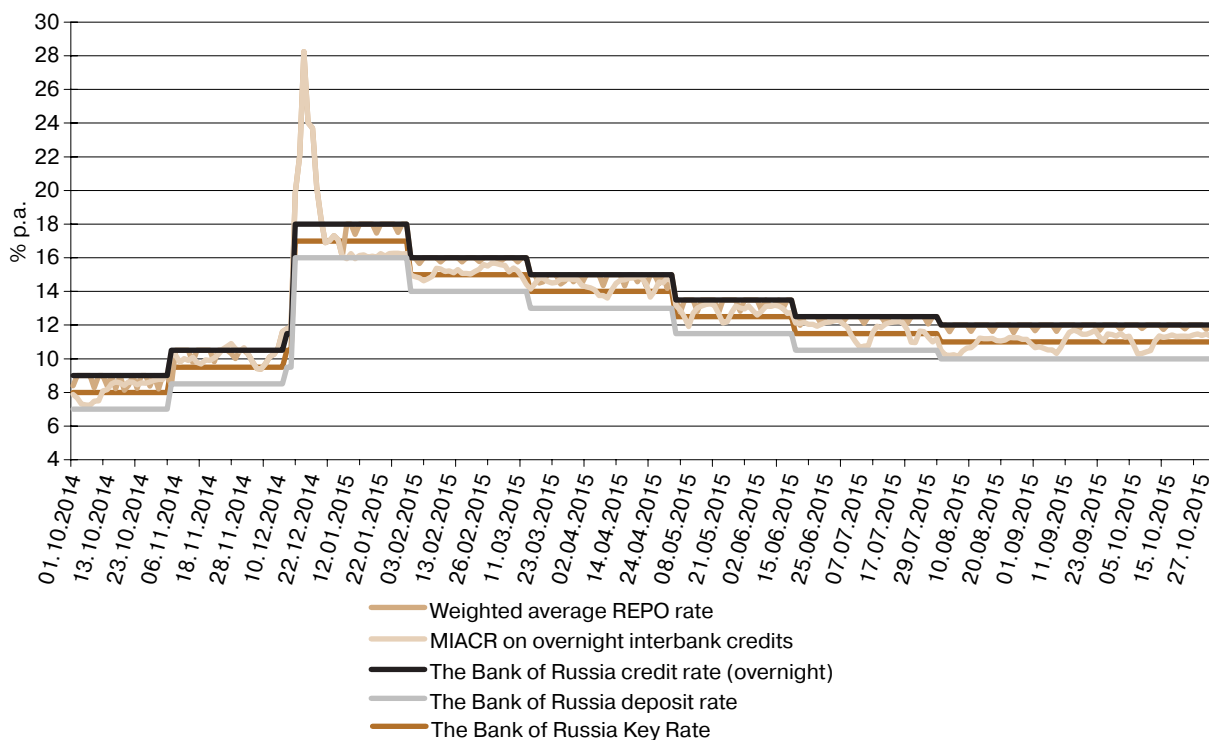
	1	2	3	4	5	6	7
Leningrad Region	-	-	-	-	-	-	-
Murmansk Region	-	-	-	-	-	-	-
Novgorod Region	-	-	-	-	-	-	-
Pskov Region	-	-	-	-	-	-	-
Saint Petersburg	100,520	2,579.9	2,120,208	89,540.1	102.9	62.7	9,978
SOUTHERN FEDERAL DISTRICT	97,446	1,666.9	261,758	13,039.6	64.9	88.7	7,801
Republic of Adygeya (Adygeya)	-	-	-	-	-	-	-
Republic of Kalmykia	-	-	-	-	-	-	-
Krasnodar Territory	25,562	6.6	244,278	12,091.6	0.0	0.0	2
Astrakhan Region	-	-	-	-	-	-	-
Volgograd Region	2,547	231.3	966	64.2	26.3	9.5	1,539
Rostov Region	69,337	1,429.0	16,514	883.8	38.6	79.2	6,260
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	368,983	11,257.5	294,258	13,292.3	514.1	840.3	81,906
Republic of Bashkortostan	30,872	56.6	8,177	453.0	1.1	0.2	164
Mari El Republic	-	-	-	-	-	-	-
Republic of Mordovia	-	-	-	-	-	-	-
Republic of Tatarstan (Tatarstan)	108,014	4,046.6	89,903	4,309.8	152.9	377.3	27,169
Udmurt Republic	-	-	-	-	-	-	-
Chuvash Republic – Chuvashia	-	-	-	-	-	-	-
Perm Territory	79,125	2,670.3	97,554	4,721.2	138.3	154.0	30,320
Kirov Region	-	-	-	-	-	-	-
Nizhny Novgorod Region	28,056	2,732.8	2,832	235.7	76.9	212.1	8,248
Orenburg Region	21,639	235.1	88,991	3,230.8	18.1	14.7	643
Penza Region	-	-	-	-	-	-	-
Samara Region	86,111	1,430.0	2,868	195.2	126.1	80.2	15,002
Saratov Region	-	-	-	-	-	-	-
Ulyanovsk Region	15,166	86.2	3,933	146.7	0.7	1.8	360

7. CHARTS AND DIAGRAMS

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



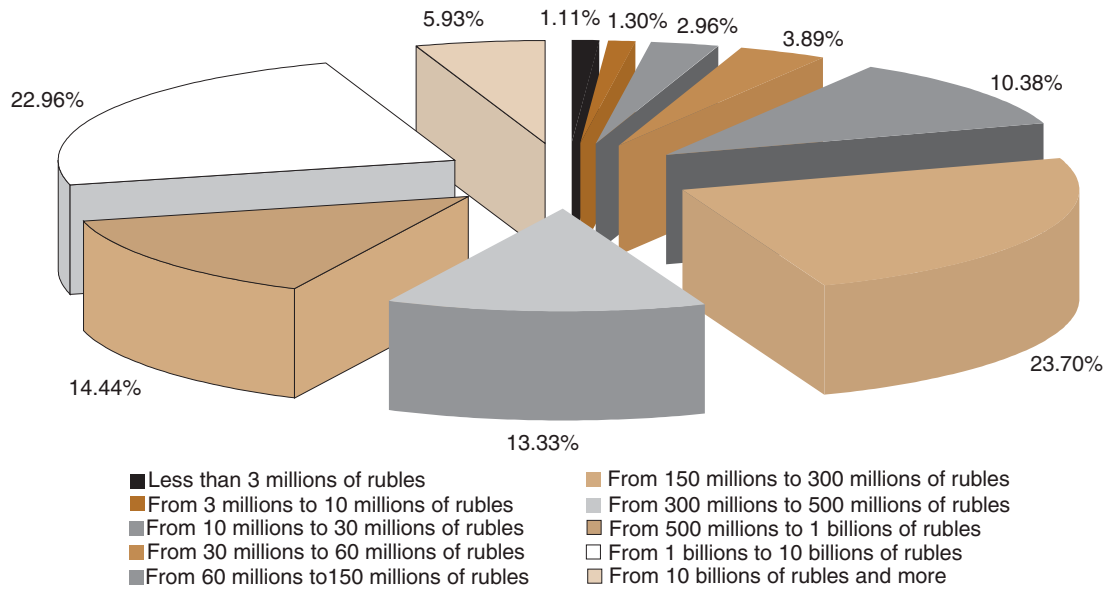
7.2. Interest Rates Dynamics in October, 2014 — October, 2015



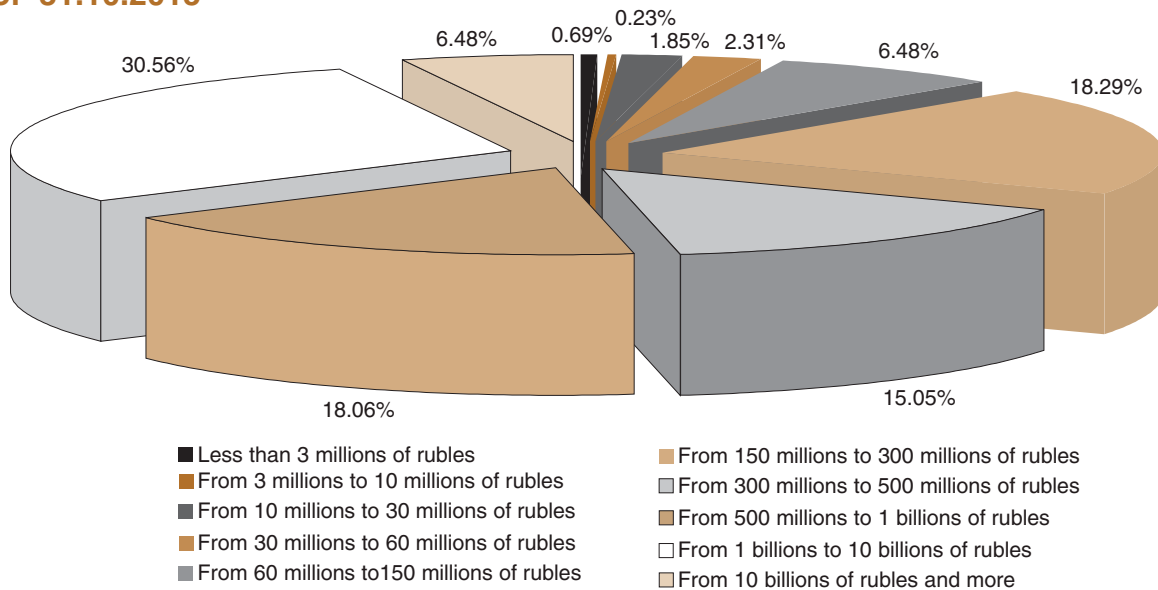
¹ See also the methodological comments to the table 1.11 "International Reserves of the Russian Federation".

² Estimated value.

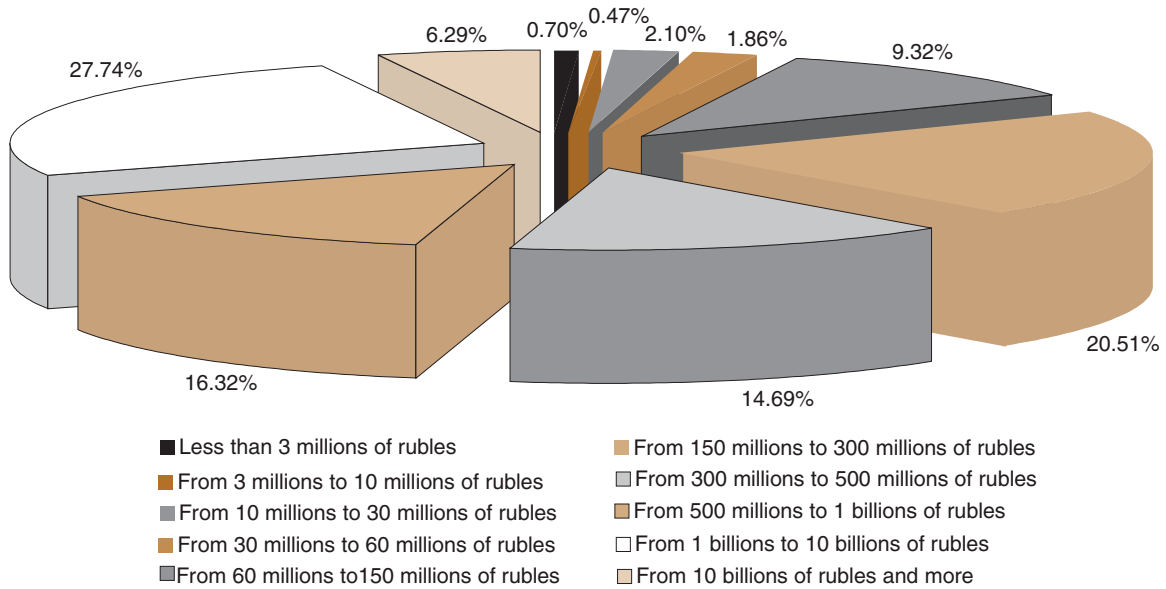
7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 404-P, on 09.08.2013, Grouped by Size of Registered Authorized Capital as of 31.10.2015



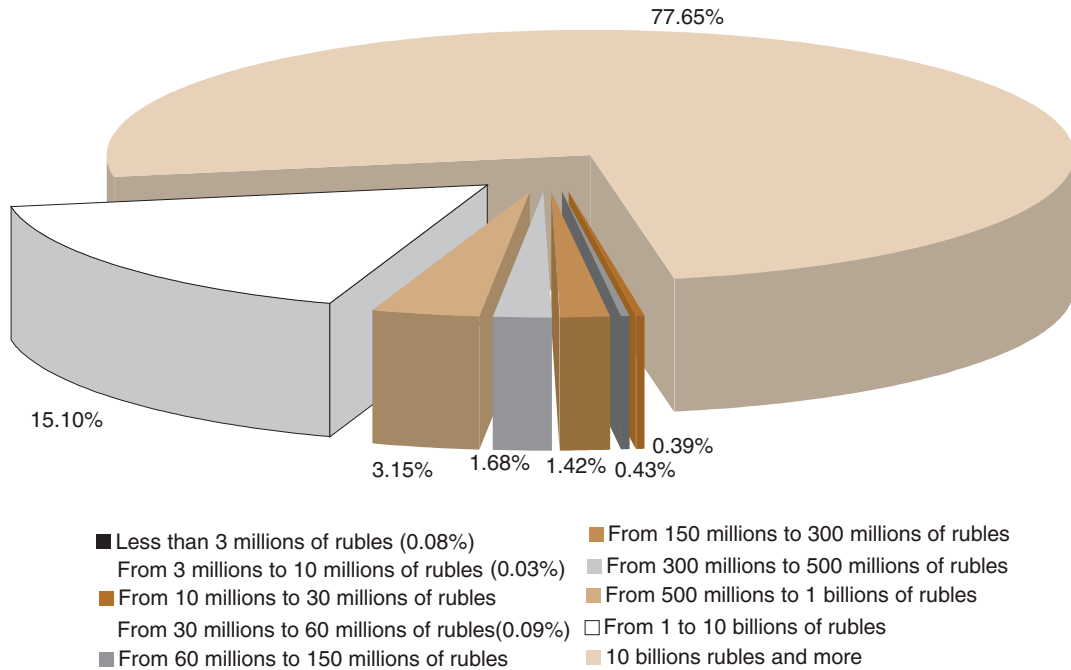
7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 04.08.2003, Grouped by Size of Registered Authorized Capital as of 31.10.2015



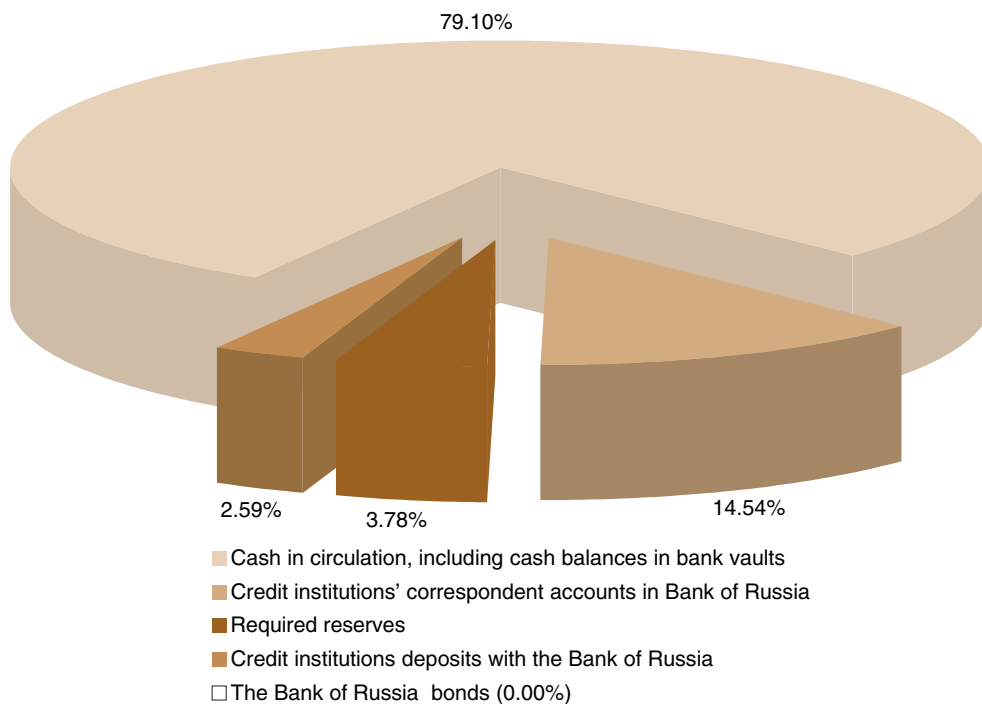
7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 31.10.2015



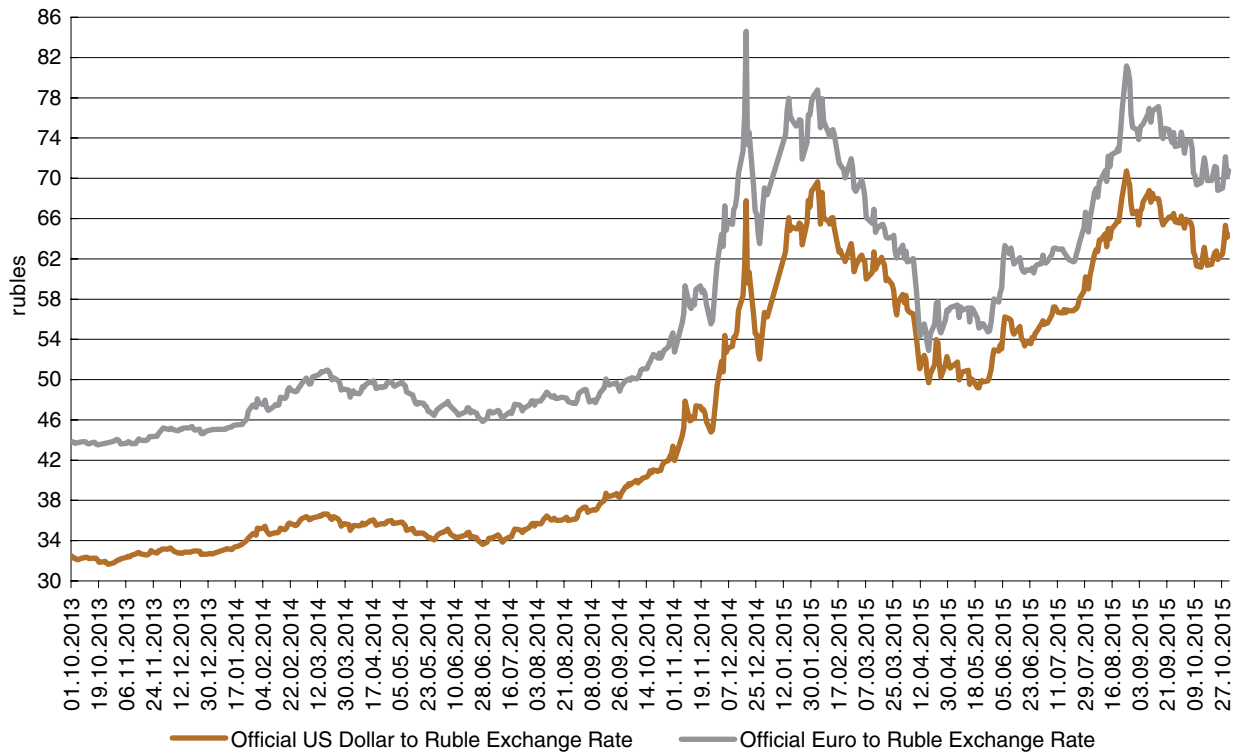
7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from November 10 to December 10, 2015 (Credit Institutions Grouped by Size of Registered Authorized Capital)



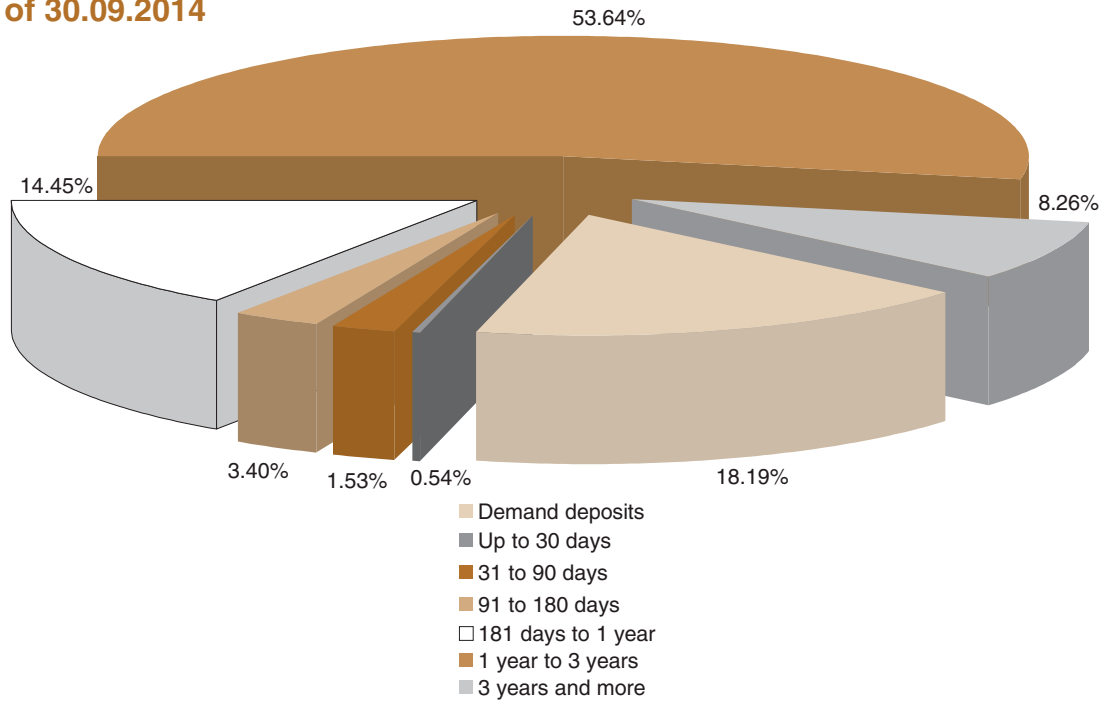
7.7. Structure of Broad Monetary Base as of 31.10.2015



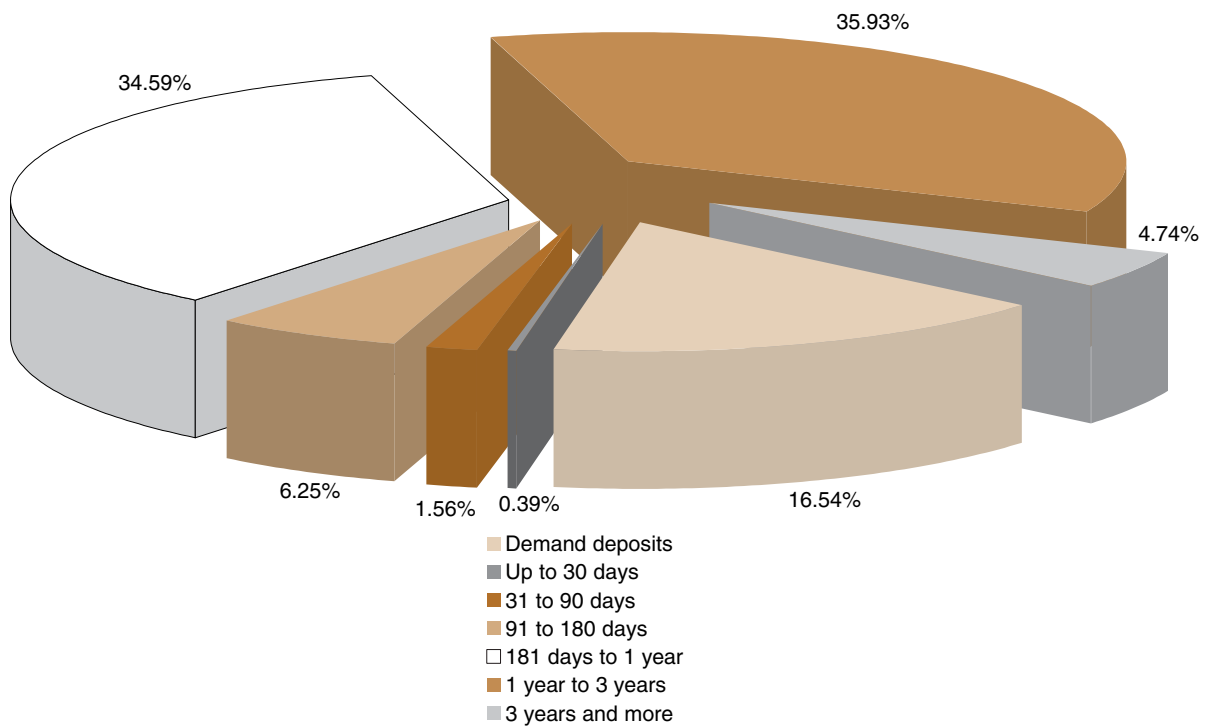
7.8. Ruble Exchange Rate Dynamics in October, 2013 — October, 2015



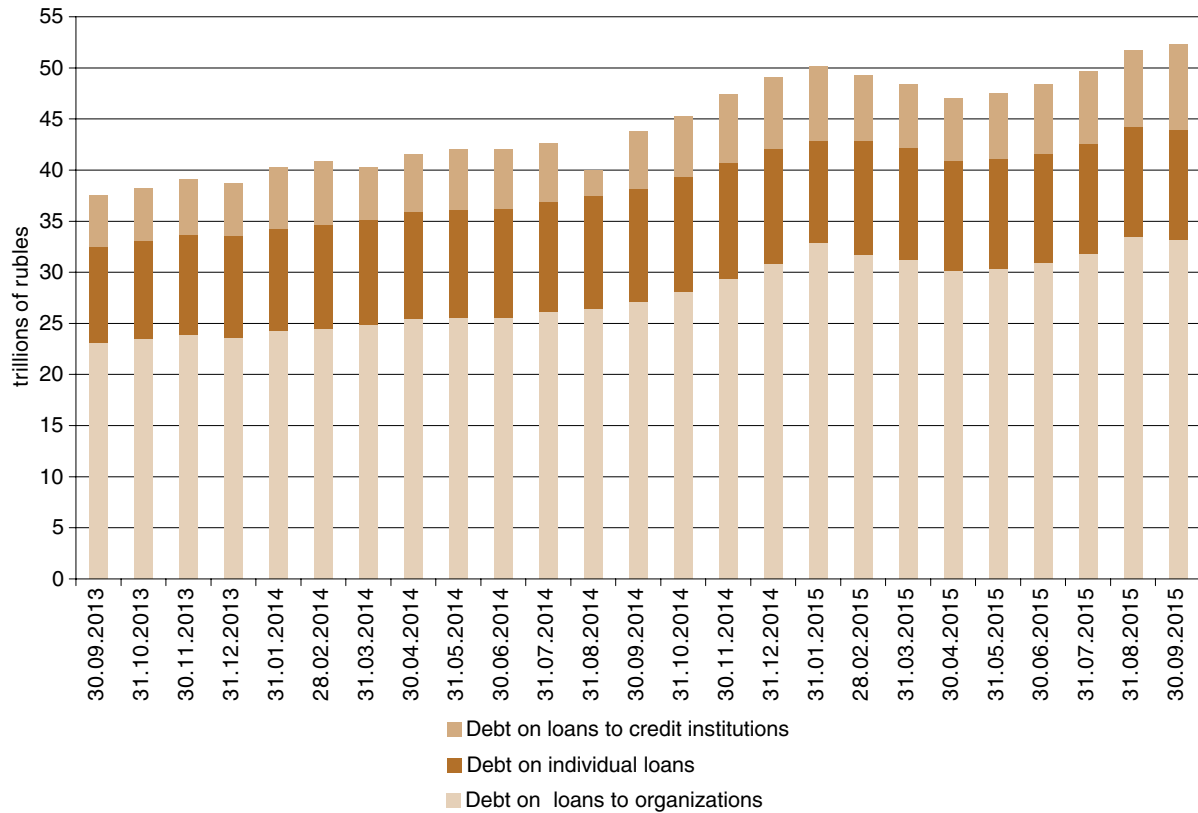
7.9. Structure of Individual Deposits Denominated in Rubles as of 30.09.2014



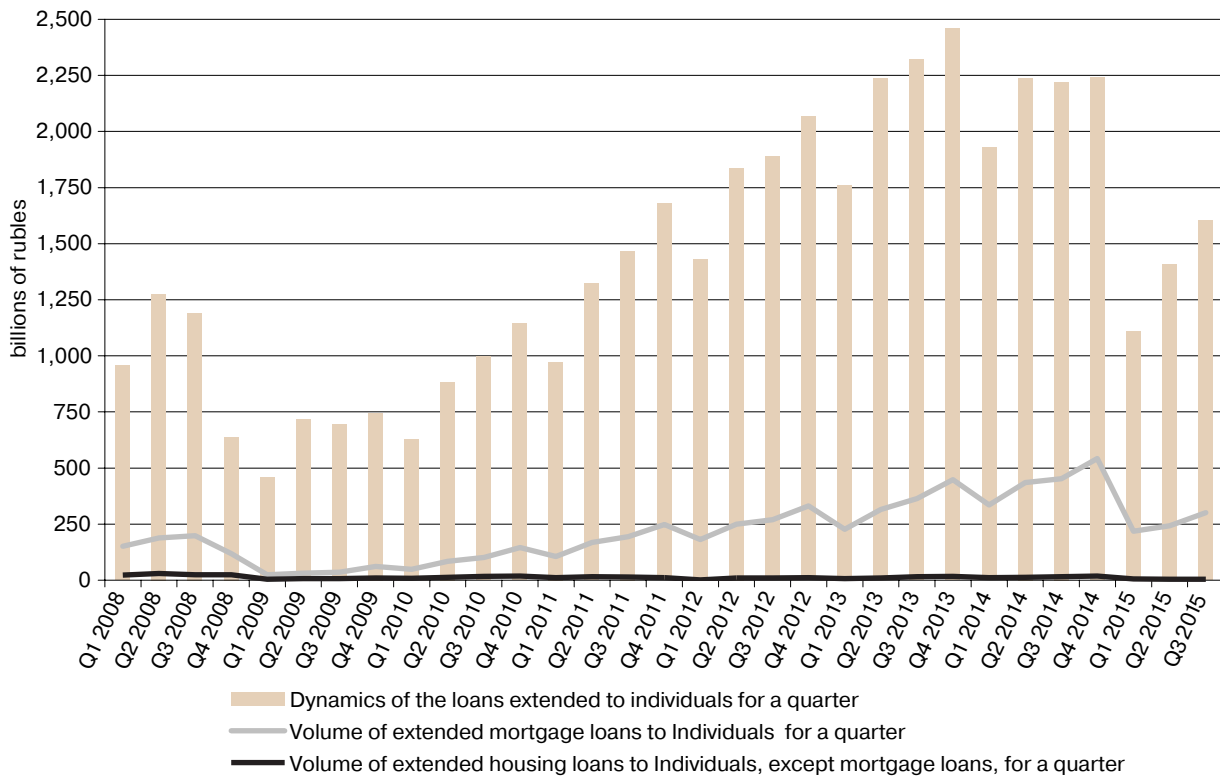
as of 30.09.2015



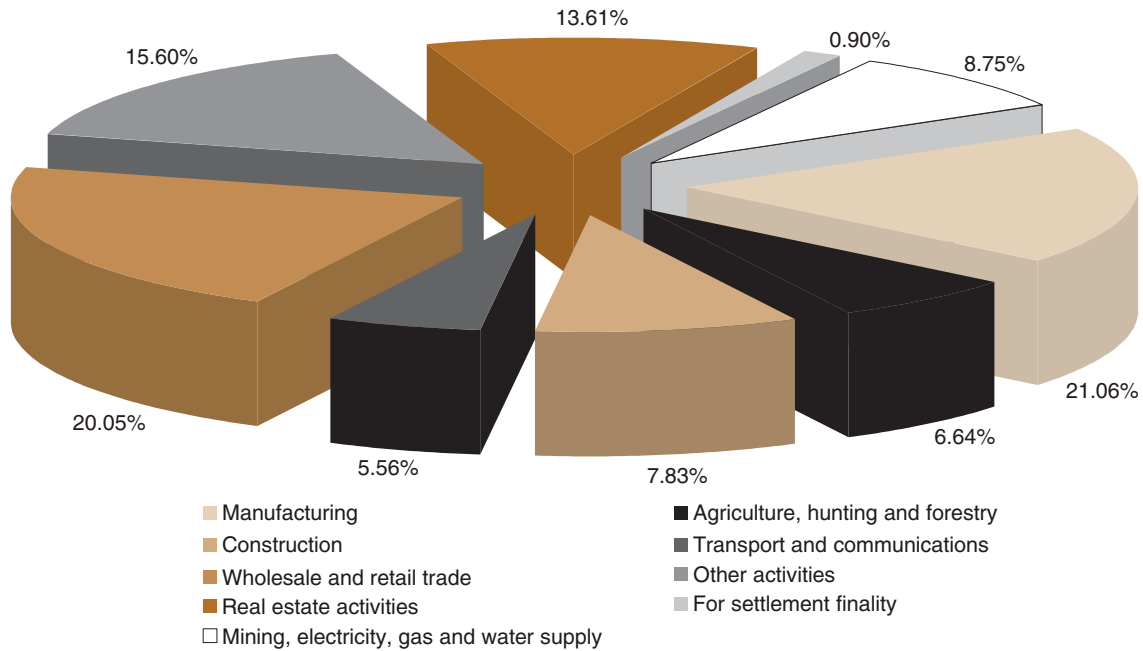
7.10. Dynamics of Debt on Loans Extended



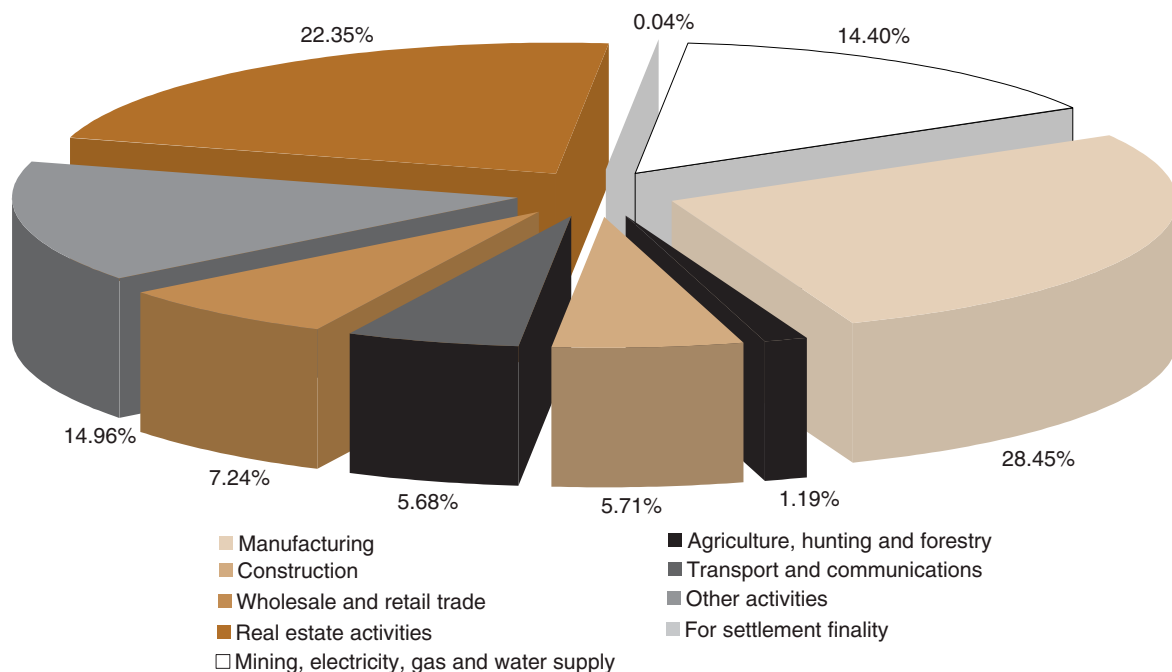
7.11. Loans Extended by the Credit Institutions to Individuals - Residents, for a Quarter (Including by some Purpose Loans)



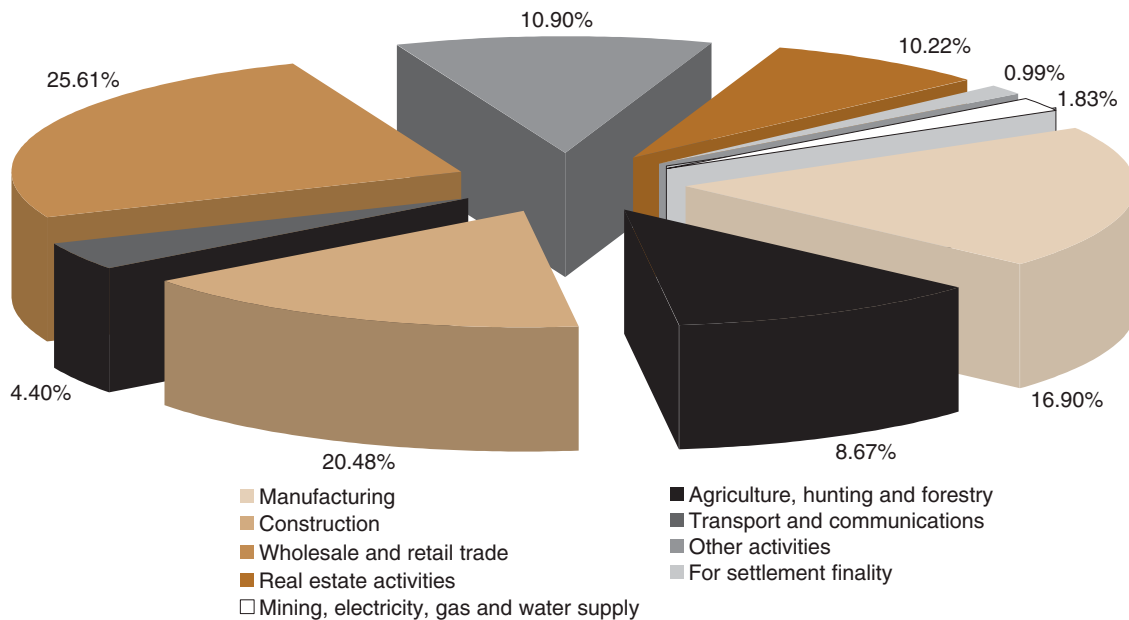
7.12. Structure of Ruble-Denominated Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.10.2015



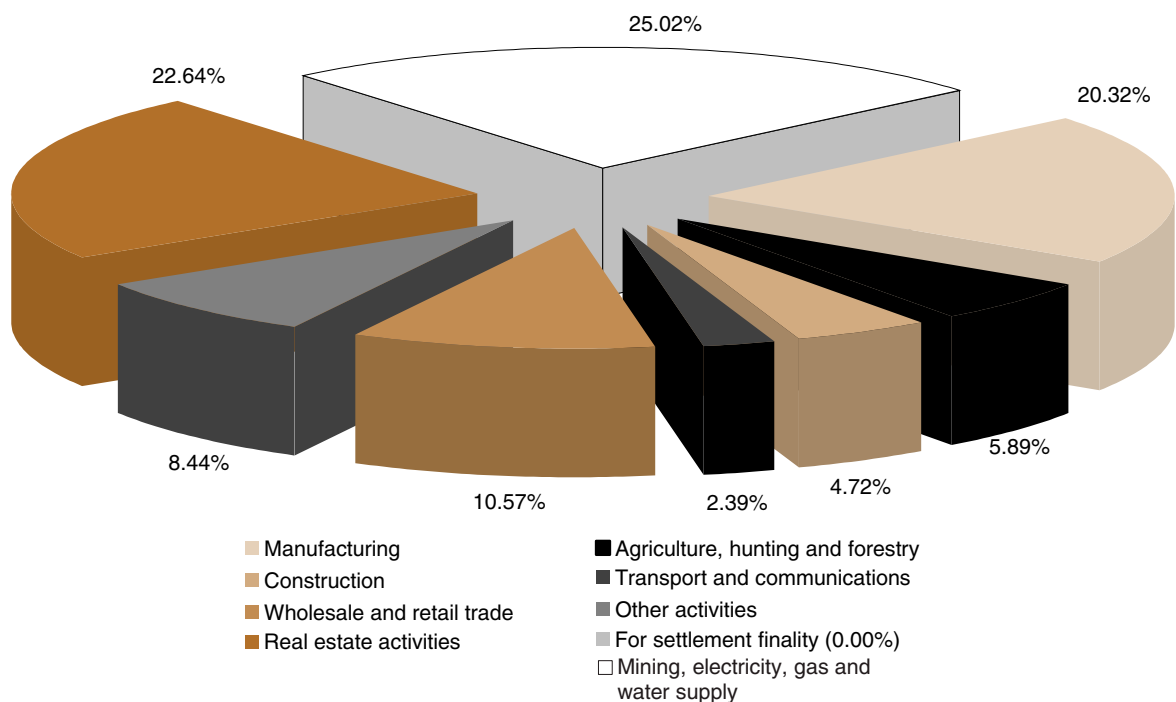
7.13. Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.10.2015



7.14. Structure of Ruble-Denominated Overdue Loans Extended to Legal Entities — Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.10.2015



7.15. Structure of Overdue Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.10.2015



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", FFMS Order No. 10-49/pz-n, dated July 20, 2010, "On Approval of the Regulation on License Requirements and Conditions for Securities Market Professional Participants", 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 licence.

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

1.4. Collective investment market participants:

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

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

2. The Bank of Russia maintains:

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

2.6. 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.

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 nonresi-

dent) 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 a decrease of future economic benefits resulting from retirement of the assets (cash and other property), exchange of assets or liabilities' redemption on the potentially unfavorable conditions for the credit institution.

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

General Provisions

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

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

Individual Indicators Highlights

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

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

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

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

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

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

Subsection 4.3 **Lending**

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

General Provisions

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

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

Individual Indicators Highlights

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

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

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

extended to a borrower who has a shortage of funds available on its current account).

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

Table 4.3.2
Weighted Average Interest Rates on Loans to Individuals in Rubles

Table 4.3.3
Weighted Average Interest Rates on Loans to Individuals in US Dollars

Table 4.3.4
Weighted Average Interest Rates on Loans to Individuals in Euros

Table 4.3.5
Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles

Table 4.3.6
Weighted Average Interest Rates on Loans to Nonfinancial Organizations in US Dollars

Table 4.3.7
Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros

General Provisions

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

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

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

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

Individual Indicators Highlights

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

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

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

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

V — amount of loan as included in an agreement.

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

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

Table 4.3.8

Loans Extended to Small, Medium-Sized Businesses

General Provisions

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

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

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

Individual Indicators Highlights

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

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

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

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

Table 4.3.9

Mortgage Loans Extended by Credit Institutions to Individuals-Residents

Table 4.3.10

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

Table 4.3.11

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

General Provisions

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

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

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

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

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

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 4.3.12
Investment Portfolio of Credit Institutions
and Derivatives

General Provisions

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

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

Individual Indicators Highlights

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

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

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

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

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

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

Derivatives at fair value being an asset.

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

Table 4.3.13
Discounted Bills

General Provisions

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

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

Individual Indicators Highlights

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

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

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

Subsection 4.5

Main Indicators of Subjects of Collective Investments and Insurance Business Performance

Table 4.5.1
Main Indicators of Private Pension Funds' Performance

General Provisions

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

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

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

Individual Indicators Highlights

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

Own Funds:

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

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

- pension contributions;
- returns on investment of pension reserves;

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

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

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

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

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

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

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

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

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

Table 4.5.2
Private Pension Funds' Investment of Mandatory Pension Insurance

General Provisions

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

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

Individual Indicators Highlights

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

Table 4.5.3
Private Pension Funds' Pension Reserves Generation

General Provisions

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

The data are drawn from the following sources:

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

Individual Indicators Highlights

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

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

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

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

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

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

Table 4.5.4
Private Pension Funds'
Pension Reserves Investment

General Provisions

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

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

Individual Indicators Highlights

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

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

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

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

Table 4.5.5
Private Pension Funds'
Pension Accruals Investment

General Provisions

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

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

Individual Indicators Highlights

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

obligations to insured persons pursuant to respective mandatory pension insurance agreements.

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

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

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

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

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

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

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

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

Table 4.5.6
Payout Private Pension Funds'
Pension Accruals

General Provisions

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

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

Table 4.5.7
Private Pension Funds'
Pension Accruals Flows

General Provisions

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

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

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

Table 4.5.8
Main Indicators of Unit Investment Funds’
Performance

General Provisions

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

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

Individual Indicators Highlights

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

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

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

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

Table 4.5.9
Insurers’ Premiums and Payoffs
by Types of Insurance

General Provisions

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

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

Individual Indicators Highlights

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

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

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

Table 5.1
Payments Effected by the Payment System of Russia

General Provisions

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

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

Individual Indicators Highlights

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

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

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

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

General Provisions

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

Individual Indicators Highlights

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

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

General Provisions

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

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

Individual Indicator Highlights

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

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

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

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

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

General Provisions

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

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

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

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

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

Individual Indicators Highlights

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

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

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

BESP system and included in the BESP System Participants Manual.

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

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

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

Table 5.5
Selected Indicators On Bank Card Transactions

General Provisions

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

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

Individual Indicator Highlights

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

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

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

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

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

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

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

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

General Provisions

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

Individual Indicator Highlights

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

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

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

General Provisions

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

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

Individual Indicator Highlights

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

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

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

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

Section 6. Regional Section

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

Subsection 6.1

Direct Investment of the Russian Federation

Table 6.1.1

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

General Provisions

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

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

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

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

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

Individual Indicators Highlights

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

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

Table 6.1.2

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

General Provisions

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

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

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

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

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

Individual Indicators Highlights

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

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

Subsection 6.2

Institutional Characteristics

Table 6.2.1
Number of Credit Institutions and Their Branches

General Provisions

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

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

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

Individual Indicators Highlights

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

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

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

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

General Provisions

The table provides data on the 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 November 10 to December 10, 2015
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'.